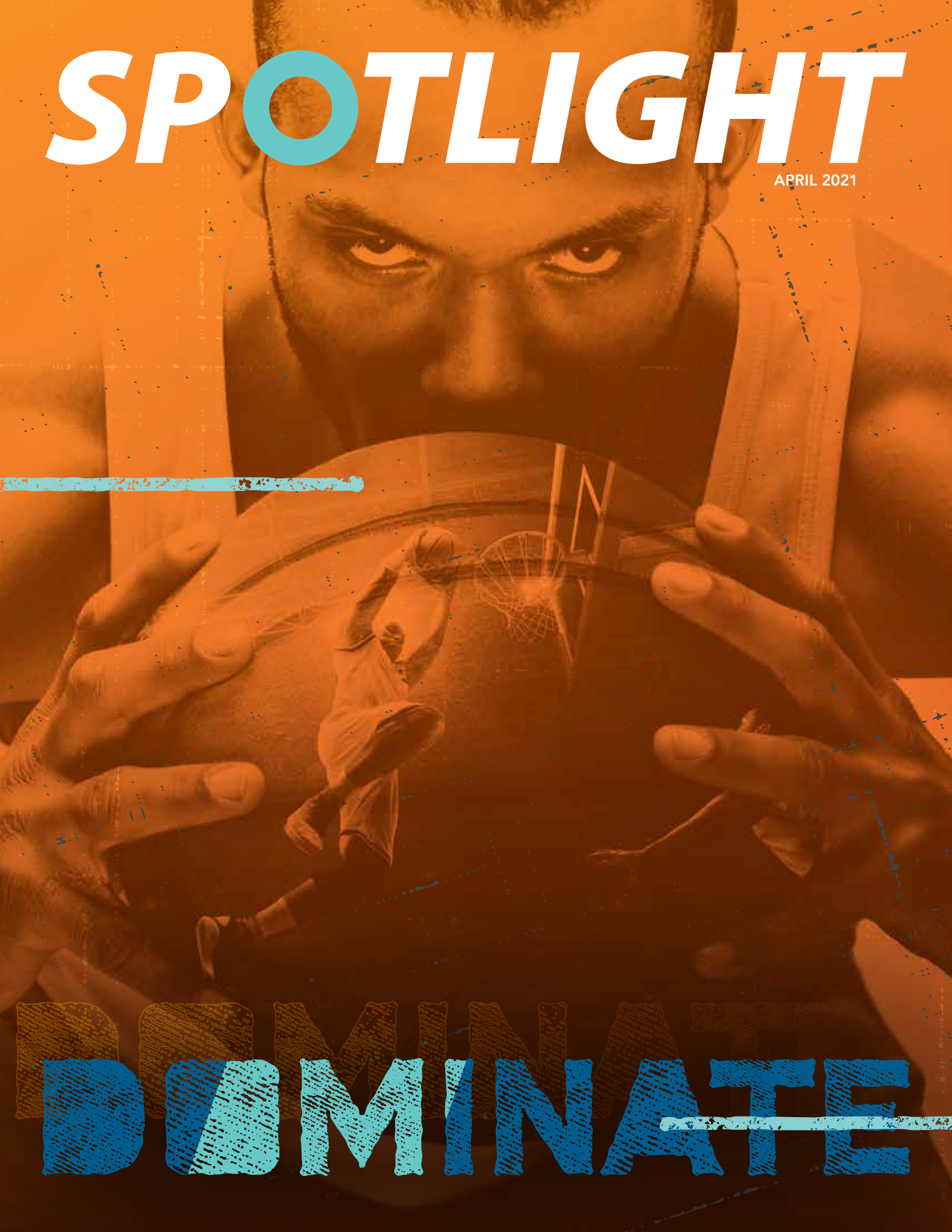


# SPOTLIGHT

APRIL 2021



# DOMINATE

# SPOTLIGHT

ARC.AILife.com/Spotlight.aspx  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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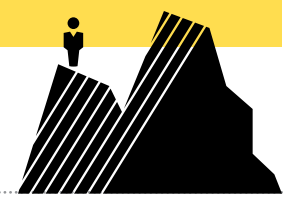
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NEWS

APRIL 2021  
VOL. 54 NO. 4

### SGA Career Track

**New Markets Opening & Expanding!**  
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2018**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 5/21** before **2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 5/26**. eApp business excluded from the 7 day hold should be uploaded by **Friday 5/28** before **4:30 p.m. CST** to count for **May** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**\$13,846,509**

**in total BONUSES were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Pages 38-47**.

**\$7,365,516**

**in total February RENEWALS were paid out in March to 5,554 total agents.**

**SPOTLIGHT DIGITAL** is now on the web!  
[Spotlight.AILAgents.com](http://Spotlight.AILAgents.com)  
Username: **AIL** | Password: **thrive2021!**  
See your SGA or manager if you need assistance.

**\* Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2022 Awards Presentation are: the Top SGA per category from Categories I-XII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2022 Convention Qualifications online at [ARC.AILife.com](http://ARC.AILife.com) or [ARC.NILife.com](http://ARC.NILife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to stay at Caesars Palace in Las Vegas, Nevada. The convention will be held May 4-7, 2022.



**LOOK FOR ME!**



# DOMINATE



**Steve Greer**  
Chief Executive Officer  
American Income Life & National Income Life Divisions

*If you could get all the people in the organization rowing in the same direction, you could dominate any industry, in any market, against any competition, at any time.*  
— Patrick Lencioni

**H**ow many times do we have to hear about how “unprecedented” 2020 was; about the “challenges we’ve overcome; and let’s not forget the “new normal?” I’m just gonna say it: pandemic buzzwords have worn out their welcome!  
We’ve all mastered the whole virtual meeting deal, but — let’s be honest — it’s gotten old. We’re done. We are business people, and ours is a people business — we protect working families and we fulfill the promise of *Opportunity Unlimited* to those who want to help us accomplish that mission.

We deal in absolutes. People’s lives and livelihoods depend on that. We don’t want to hear about “continuing uncertainty” but there are still many questions about what the business world will look like after COVID, whenever that might be. One thing I do know for certain is that with Globe Life in our corner, and united in our purpose, we are a force to be reckoned with. That is why we THRIVE. That is why we **DOMINATE**.

Many, many major companies can blame COVID (wholly or in part) for their failure. Of the ones that survived, most did so fighting hard against the challenges of the pandemic. We’ve been able to create the momentum we have *because* of the uncertainty rather than despite it. Very few of us can say we don’t know someone who had it, and sadly, some of us have lost loved ones. Young or old, rich or poor, the disease has been random in its progress.

It’s that very unpredictability that has opened many to the idea of buying life insurance to help protect their loved ones from the financial “what ifs” that have always existed and always will. COVID was just the magnifying glass to help them see clearly for the first time. Suddenly, the cost of purchasing life insurance outweighs the awful price of being without this vital protection. Our successes in the last 14 months are directly the result of our

ability to provide the certainty of life insurance protection in times that are far from certain.

More questions are raised as the world tries (again) to open back up. Will our customers ever feel comfortable welcoming us into their homes again? If so, when? Will they remember the uncertainty of loss and continue to carry that mindset when it comes to helping to protect their families? How will our agents react to returning to live sales — especially those who came aboard after last March? They’ve never even set foot in a customer’s home! (Rest easy: virtual is here to stay!)

Nobody has all the answers but we can continue to thrive by staying true to our vision and strong in our purpose while remaining adaptable to ever-changing times. Will we be on this record-breaking streak forever? I wish but the cyclical nature of business and the economy has always told us not to count on it.

I think it’s safe to say that none of us would have chosen the hand COVID dealt. But the changes have created an opportunity for American Income Life and National Income Life to step up as a prime example of how to survive the worst of times better than anyone could have imagined.

Let’s not forget the lessons we’ve learned. Let’s carry those lessons forward and add to them as we continue to NOT ONLY thrive but **DOMINATE**. 🌟

# ANNIVERSARIES

## 37 YEARS OF SERVICE

Vivian Dwyer, PR  
**31 YEARS OF SERVICE**  
 Paramjit Sangha, AGT  
**26 YEARS OF SERVICE**  
 Darrell Dorey, PR  
 Maria Esposito, AGT  
 Patti Morgan, PR  
**23 YEARS OF SERVICE**  
 Cisco Perez, SGA  
**21 YEARS OF SERVICE**  
 Becky Cutler, PR  
**20 YEARS OF SERVICE**  
 Mary-Delores Ayarzagoitia, MGA  
 Theodore Pappas, SGA  
 Douglas Zigby, AGT  
**18 YEARS OF SERVICE**  
 Horace Johnson, AGT  
**16 YEARS OF SERVICE**  
 Diana McNair, AGT  
 Troy Plummer, GA  
**15 YEARS OF SERVICE**  
 Beth Farm, PR  
 Steve Orcherton, PR  
 Jennifer Wehrle, AGT

## 14 YEARS OF SERVICE

Robert Drake, GA  
 Jeremy Engrav, AGT  
 Jacqueline Lowe, PR  
**13 YEARS OF SERVICE**  
 Raymond Angeles, AGT  
 Daniel Hanson, AGT  
 Bernardo Lopez, AGT  
 Fritzel Octave, AGT  
 Adelfa Parinas, AGT  
 Daniel Umbertone, RGA  
**12 YEARS OF SERVICE**  
 Matthew Ficarra, AGT  
 Odilia Goulart, AGT  
**11 YEARS OF SERVICE**  
 Souley Bah, SGA  
 Lauren Coyne, RGA  
**10 YEARS OF SERVICE**  
 Sokol Fazliu, RGA  
 James Franklin, GA  
 David Watkins, AGT  
 Ryan Wilson, RGA  
**9 YEARS OF SERVICE**  
 Britton Costa, RGA  
 Aaron Friedlander, MGA

Tyler McKnight, AGT  
 Chas Robinson, PR  
 Joseph Sarasin, SA  
**8 YEARS OF SERVICE**  
 Donald Gregoire, AGT  
 Francis Ingulli, GA  
 Jennifer Jantzen, MGA  
 Mike Paragiou, RGA  
 Jamell Ramsay, GA  
**7 YEARS OF SERVICE**  
 Jonathan Giaco, GA  
 Tara Haughney, AGT  
 Jeffrey Hudson, MGA  
 Kenan Hysemi, MGA  
 Darius Rowan, MGA  
 Eric Salado, AGT  
 James Tolley, GA  
 Ryan Vance, AGT  
 Joseph Wilson, GA  
**6 YEARS OF SERVICE**  
 Joel Abaya, SA  
 Mark Auvil, MGA  
 Susan Cousineau, AGT  
 Paolo D'Andrea, AGT  
 Sean Gillespie, GA  
 Robin Gonzalez, MGA

Cole Hatfield, MGA  
 Logan Klink, SA  
 Matthew Simon, AGT  
**5 YEARS OF SERVICE**  
 Ikram Al-Shobaki, AGT  
 Steven Barton, RGA  
 David Duddy, RGA  
 Michelle Dukes, AGT  
 Edward Leon, GA  
 Gjon Ljuljduraj, AGT  
 James Marks, GA  
 Randa Mustafa, SA  
 Luis Rivadeneyra, GA  
 Monique Safari, AGT  
 Rachel Seddon, AGT  
 Matthew Sutton, MGA  
**3 YEARS OF SERVICE**  
 Chris Anderson, AGT  
 Lily Carpenter, SA  
 Fernando Chairez, AGT  
 Ashley Clarke, RGA  
 Jerome Davis, AGT  
 Ernesto Delgadillo, AGT  
 Jesse Fullmer, MGA  
 Cody Gardner, RGA  
 Conrado Gomez, SA

Erin Gonzalez, MGA  
 Jonathan Growe, SA  
 Asante Jackson, SA  
 Aline Jacob, AGT  
 Claudia Jacquet, AGT  
 Joshua Jahnish-Maltese, SA  
 Davelle Lee, SA  
 Gjon Ljuljduraj, AGT  
 James Marks, GA  
 Randa Mustafa, SA  
 Luis Rivadeneyra, GA  
 Monique Safari, AGT  
 Rachel Seddon, AGT  
 Matthew Sutton, MGA  
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 Chris Anderson, AGT  
 Lily Carpenter, SA  
 Fernando Chairez, AGT  
 Ashley Clarke, RGA  
 Jerome Davis, AGT  
 Ernesto Delgadillo, AGT  
 Jesse Fullmer, MGA  
 Cody Gardner, RGA  
 Conrado Gomez, SA

Alexus Hawkins, RGA  
 Nicole Herrin, MGA  
 William Johnson, SA  
 Regina Koonce, MGA  
 Conor Markins, MGA  
 Derrick Mason, RGA  
 Gina Mateer, AGT  
 Cameron Ontko, AGT  
 Carl Schlacht, SA  
 Rocky Silvernail, AGT  
 Joseph A Smith, GA  
 David Stuart, MGA  
 Rosa Teixeira, MGA  
 Kellie Tucker, SA  
 John Wegley, SA  
 Jeff Wentworth, MGA  
**2 YEARS OF SERVICE**  
 Al-Shakise Anderson, SA  
 Kimberly Benedict, SA  
 Priscilla Blanco, AGT  
 Stephen Bowen, MGA  
 Serge Brouillette, MGA  
 Nicole Castillo, GA  
 Astrid Castrillon, RGA  
 Serge Myrdel Charles, SA

Jose Corredor, SA  
 Sophia Cowie, MGA  
 Mason Duty, SA  
 Oyindamola Falegan, MGA  
 Meaatoa Faumuina, AGT  
 Darion Fleming, SA  
 Marc Futterweit, SA  
 Sarah Handy, MGA  
 Kingsley Hansen, MGA  
 Samuel Holden, SA  
 Hannah Hoon, AGT  
 Brandon Hughes, MGA  
 Robert Hughes, SGA  
 Michael Humbles, SA  
 David Hurst, SA  
 Storm Hutskal, MGA  
 Daniel Johnston, GA  
 Macie Kehl, GA  
 Woodrow Kincaid, GA  
 Phillip Kogel, AGT  
 Keith Ryan MacDonald, SA  
 Gordon Maki, AGT  
 Michael Mamalakis, MGA  
 Bernice Manor, SA  
 Chris McElmoyl, SA

Zachery McHattie, GA  
 Jissel Melendez, GA  
 Meaghan Montoya, SA  
 Aron Naidu, AGT  
 Katherine Nummy, SA  
 Dylan Ostrowski, AGT  
 Sean Petrasek, GA  
 Alex Reinoso, AGT  
 Yevgeniy Rozentsveyg, GA  
 Sarah Saleim, SA  
 Siddhant Satoskar, GA  
 Aaron Seigler, SA  
 Saige Starkoff, SA  
 Roy Stephens, MGA  
 Brandon Viaje-Roque, SA  
 Nicholas Vollmer, SA  
 Lu Zhang, SA  
**1 YEAR OF SERVICE**  
 Matthew Agnetti, GA  
 Forouzan Alvari, SA  
 Randal Arcangelini, AGT  
 Douglas Austin, AGT  
 Mikel Bailey, AGT  
 Jordan Ballard, SA  
 Alexia Barrette, AGT

Nicolette Benecke, SA  
 Leah Bilbruck, AGT  
 William Bollash, SA  
 Jayvon Braxton, SA  
 Nicole Caldararo, AGT  
 Jorge Caridad, GA  
 Cristian Hurtado, AGT  
 Joseph Cascio, SA  
 Stacy Castillo, AGT  
 Nairobi Contreras, GA  
 Angel Contreras, RGA  
 Dylan Coon, SA  
 Emma Davis, AGT  
 Erin Denman, AGT  
 Barbara Downey, AGT  
 Shannon Dudley, AGT  
 Joshua Elkins, GA  
 Shanna Eller, SA  
 Tamar Epton, SA  
 Aubree Feillen, AGT  
 Laura Ferguson, AGT  
 Madelyn Forshee, AGT  
 Gino Gaglia, AGT  
 Ricky Gandhi, SA  
 Donna Glover, AGT

China Grant, AGT  
 Alexandria Greer, SA  
 Daniel Haley, SA  
 Eric Hansen, SA  
 Ryan Haynes, GA  
 Kevin Henderson, AGT  
 Claudia Hernandez, SA  
 Mary Roses Hernandez, AGT  
 Jalen Holmes, SA  
 Dorothy Ibe, AGT  
 Amir Iranidoosthaghghi, SA  
 Damar Jackson, AGT  
 Alexandra Jaeger, GA  
 Nikolinka Kamburova, SA  
 Salaur Khorrami, SA  
 Mariadel Kostuch, AGT  
 Tyler Lewis, SA  
 Angie Lopez, SA  
 Aaron Luczak, SA  
 Adam Ludolph, GA  
 Heather MacDonald, AGT  
 Alexander Marogi, AGT  
 Armando Martinez, AGT  
 Tracy Mason, SA

Stephanie McBride, SA  
 Katelyn McCombs, GA  
 Kristine McCulley, AGT  
 Ezra Miller, SA  
 Lyn Nagel, AGT  
 Seth-Thomas Ordeneaux, SA  
 Ebony Ortiz, SA  
 Enid Oviedo-Cordero, SA  
 Nevin Pastrano, GA  
 Richard Pelliccia, GA  
 Marilin Peralta, SA  
 Adam Petersen, SA  
 Miranda Pettitt, SA  
 Miranda Pettitt, SA  
 Alexa Javier Ciriaco, SA  
 Jonathan Pollock, SA  
 Rafeal Ponty, SA  
 Briana Porter, SA  
 Melissa Quinn, GA  
 Ladan Rahbary, AGT  
 Douglas Read, AGT  
 Magvis Remedios, AGT  
 Kyle Ridings, SA  
 Kaya Riki, SA  
 Marcus Roberts, SA  
 Lamar Russell, AGT

Nick Scordos, RGA  
 Jeffrey Shorter, GA  
 Terri Lee Skinner, SA  
 Margo Smith, SA  
 Timungin Smith, AGT  
 Tyler Teague, SA  
 Paul Tremblay, MGA  
 Sirdaniel Turner, SA  
 Ricayla Webb, SA  
 Thomas Whalen, SA  
 Marismely Wilhelm, SA  
 Atticus Wilklow, GA  
 Toni Williams, SA  
 Kim R Wilson, AGT  
 Svitlana Yamnych, SA  
 Kenina Youngblood, SA  
 Hanul Yum, SA

# PROMOTIONS

## REGIONAL GENERAL AGENT

Adiane Rodriguez  
 Danisabel Rodriguez  
 Anthony Sava  
 Rosa Teixeira  
 Ali Wickward  
**70% GENERAL AGENT**  
 Patricia Cicerale  
 Haley Curtis  
 Jonathan Giaco  
 Benjamin Giamalva  
 Hector Giron-Soto  
 Victoria Lewis  
 Matthew Melhorn  
 Brian Melvin  
 Tyjere Morrow  
 Roberto Oleta Martinez  
 Kristi Pack  
 Richard Tabanji  
 Elmar Salas Velasco  
 Andrew Thompson  
 Jessenia Yazbek  
**67.5% GENERAL AGENT**  
 Matthew Agnetti  
 Taiah Bailey

Julia Beales  
 Kelly Brudvik  
 Gissele Calderon  
 Larry Capps  
 Maria Chacinpino  
 John Crespin  
 Giuliano Di Nardo  
 Michele Faul  
 Devin Finley  
 Rachael Fleming  
 Arielle Friedman  
 Shane Gibson  
 Tommica Gibson  
 Jason Green  
 Nareesa Heather  
 Sarraine Henry  
 Ryan Jackson  
 Patrick Keohane  
 Derek Koppari  
 Amanda Lassos  
 Daniel Lopez-Velasquez  
 Klaudio Merizaj  
 Valerie Michon  
 Trenton Miller

Kristi Mills  
 Connor O'Donnell  
 John Orr  
 Richard Pelliccia  
 Brent Rains  
 Jared Reznicek  
 Austin Rockall  
 Steffanie Sainato  
 Lawrence Smith  
 Josh Spence  
 Matthew Stewart  
 Brendan Suranyi  
 Jozef Tinaj  
 Lorraine Turner Williams  
 Asa Venekamp  
 Jason Ward  
 Conner White  
**65% SUPERVISING AGENT**  
 Holli Allien  
 Amanda Ashley  
 Jacoby Barry  
 Beverly Bishop  
 Nicklaus Boker  
 Robert Brannan

Juan Camino Canelon  
 Thomas Cheek  
 Kyla Conard Prosseda  
 Gloria Cristobal  
 Carlos Falcon Barros  
 Norma Flores  
 Indira Frias Pacheco  
 Elio Gomez  
 Emilio Guzman  
 Juan Guzman Aular  
 Grant Hefler  
 Michael Hood  
 Adam King  
 Jacob Krakora  
 Jaclyn Lafferty  
 Blaine Lawrence  
 James Lee  
 Jorge Leon  
 Javier Maldonado  
 Marcos Mendoza Cedeño  
 Alexander Naves  
 Tarik Parker  
 Ryan Queyrouze  
 Anthony Riley

Jasmin Rodriguez  
 Austin Ruppert  
 Johna Ryan  
 Nicole Sanchez  
 Edgar Santamaria Tovar  
 Joseph Smart  
 Kurt Black  
 Mary Borders  
 Janice Brown  
 Brian Burgess  
 Christopher Burkholder  
 Brad Burrows  
 Paul Bush  
 Patrice Byrd  
 Axel Carrasquel  
 John Carter  
 Ashley Charriere  
 Terry Chatwin  
 Patricia Cinquemani  
 Christina Clark  
 Brenda Coronado  
 Richard Anderson  
 Sydney Anderson  
 Javier Aparicio  
 Nathan Aquafresca

Deanna Arceno  
 Michael Arnold  
 Gianni Arvanitis  
 David Asbra  
 Kimberlie Asseng  
 Kevin Bell  
 Kurt Black  
 Mary Borders  
 Janice Brown  
 Brian Burgess  
 Christopher Burkholder  
 Brad Burrows  
 Paul Bush  
 Patrice Byrd  
 Axel Carrasquel  
 John Carter  
 Ashley Charriere  
 Terry Chatwin  
 Patricia Cinquemani  
 Christina Clark  
 Brenda Coronado  
 Richard Anderson  
 Sydney Anderson  
 Javier Aparicio  
 Nathan Aquafresca

Michael Donnelly  
 Cayla Ellenberger  
 Ignacio Estrada  
 Kylie Evanshen  
 Sydney Falk  
 Kimberly Fandrey  
 Gavyn Florell  
 Kadiatou Fofana  
 Diva Franca  
 Tayri Gildelamadrid-Hock  
 Brenda Giron Rangel  
 Christopher Goff  
 Michael Harvey  
 Christopher Havener  
 Derek Helmer  
 Marquise Henry  
 Daniel Hensley  
 Claudia Hernandez  
 Randolph Hill  
 Randal Hinson  
 Lisa Hoekstra  
 Douglas Holcomb  
 Joshua Hosenbold  
 Amir Iranidoosthaghghi

Matthew Kahwaji  
 Young-Goon Kim  
 Cassandra King  
 Jaymes Knox  
 Denise Kyrkos  
 Meghan Landry  
 Thomas Liebenberg  
 Spencer Linton  
 Afton Lowery  
 Michael Lupton  
 Sarah MacDonald  
 Audrey Malcolm  
 James Maloney  
 Whitney Marcos  
 Irina Margil  
 Jay Mask  
 Kathleen McArthur  
 Sean McGuigan  
 Milisa McKinney  
 Jennifer McKnight  
 Julia McLaughlin  
 Todd McQueston  
 Brenden Meier  
 Cynthia Melchor

David Melo  
 Adriana Morais  
 Damisela Morales De Bonilla  
 Muyatwa Mudenda  
 Kathleen Mullett  
 Edward Muniz  
 Kelly Nelson  
 Eric Nichols  
 Elijah Nobles  
 Aubre Rustad  
 Fariha Salman  
 Jarek Olsen  
 Paula Ortiz Barahona  
 Enid Oviedo-Cordero  
 Emmanuel Paragios  
 Marcus Paulino  
 Deanna Peart  
 Yanell Peguero O'Neal  
 Percy Perea  
 Miguel Perez  
 Angela Perez-Gomez  
 Marc Perrault  
 London Phillips  
 Jonathan Pollock  
 Reem Rabi  
 Erica Ragin

Harry Ramirez  
 Patrick Ramos  
 Daniela Rangel  
 Keyonta Rawls  
 Aubrie Ray  
 Melani Rezendes  
 Kylee Richardson  
 Kyle Ridings  
 Aubre Rustad  
 Fariha Salman  
 Christopher Sandstra  
 Candice Seabrooks  
 Amin Sharifkhani  
 Guy Simpson  
 Jennifer Siregar  
 Johanna Soto-Silva  
 Daniel Spry  
 Tammie Sullivan  
 Sterling Tallman  
 Jabari Thompson  
 Francesca Tinaj  
 Jason To  
 Andrew Torgerson  
 Carlos Vargas

Alexandre Viegas  
 Nesmar Vielma  
 Gavin Virtue  
 Rebecca Wagner  
 Bailey Williams  
 Dan Williams  
 Tony Williams  
 Amanda Winkels  
 Cory Wray  
 Lara Yaghnam  
**52.5% SUPERVISING AGENT**  
 Melissa Goppert  
 Zachariah Street  
 Michael E Williams

Alexandre Viegas  
 Nesmar Vielma  
 Gavin Virtue  
 Rebecca Wagner  
 Bailey Williams  
 Dan Williams  
 Tony Williams  
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 Amanda Winkels  
 Cory Wray  
 Lara Yaghnam  
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 Melissa Goppert  
 Zachariah Street  
 Michael E Williams



# GRIT Drives Us Through Adversity



**Jason Beckman**

Division Vice President  
PR Field Operations

**W**hat an incredible ride we've been on these last 14 months — record-breaking growth culminating with March shattering the \$30 million ALP ceiling to set a record of \$35 million ALP! When I think of the word 'dominate,' one word automatically comes to mind — GRIT.

I subscribe to Jon Gordon's Positive Tip and he recently introduced Angela Duckworth, a professor at the University of Pennsylvania, who identifies 'grit' as the number-one predictor and factor for success. Angela says it's not always about talent, title, wealth, or appearance but rather, the ability to work hard for a long time towards a goal. She uses the words persevere, overcome, failure, rejection, and obstacles to describe a successful mindset while staring into the face of adversity.

The one thing I've learned about adversity these last 14 months is it's not shy and can be relentless. Grit is the antidote to relentless

adversity. Jon Gordon goes on to ask if *grit drives us, then what drives grit?* He suggests grit is inspired by vision and purpose. Our vision and purpose are clear — to protect working families. We also know big companies can make a big difference. Gordon says if you have a vision for what you want and you know why you want it, you will work hard and persevere to achieve it. He also claims that when you know your *why* and you know the way, you won't allow obstacles to get in your way.

Gordon also believes grit is revived by resilience. When you get knocked down, your resilience will help you get back up. You'll get back on your feet to continue fighting for what you love, what you believe in, what you hope for and want. He says that even when your dream is killed a thousand times, you will keep reviving it and try one more time.

Every championship-winning team goes through some sort of adversity on their journey to reaching the pinnacle. The great thing about our business is we have the opportunity to reach a different highpoint at the turn of every calendar month. The primary goal for our PR team continues to be increasing the leads we generate through the relationships we've established and the new relationships we're developing. I'm proud to announce that

**"When you know your why and you know the way, you won't allow obstacles to get in your way."**

in March, our PR team signed the fifth most original groups in a month since March 2015! Who said iron sharpens iron?

Congratulations to the entire AIL-NILICO family for 14 months of consecutive growth and for the best month we've ever had! 🎉



## PR Contributions

**IBT 705** — Stephen E. Poczogowski Memorial Scholarship Fund

**HGEA AFSCME 152** — Kendall Scholarship Fund Golf Tournament

**Workers Unite Film Festival** — Contribution

**FOP New Jersey** — Labor Convention Sponsorship

**IBT 25** — Autism Gala Sponsorship

**Operation Christmas Cheer** — Donation

**Hudson Valley Area Labor Federation** — Ad Sponsorship

**Pennsylvania AFL-CIO** — Virtual Legislative Convention

**Blair-Bedford Central Labor Council, AFL-CIO** — Contribution to Fund Supporting Members Impacted by Layoffs

**Palm Beach-Treasure Coast, AFL-CIO** — Contribution Benefiting the Union Line Item Fund

**Union Sportsmen's Alliance**

**Reading & Berks County, United Labor Council** — Event Sponsorship

**The Broadbent Institute** — Convention

**New Brunswick Federation of Labour** — Contribution Benefiting the Blair Doucet Youth Summer Camp

**California Nurses Association – National Nurses Organizing Committee** — Donation

**Cape Breton Building Trades Council** — Scholarship

**Idaho State AFL-CIO** — Convention

**Business for a Fair Minimum Wage, Inc.** — Supporting The Fair Minimum Wage Campaign

Contributions listed are from January through March

# NEW ASSOCIATES

PER MANAGER

## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Roselvy Mediavilla	4	Jesus Romero	Michael Rufo	2	Giglione-Ackerman	Ethan Pfeifer	2	Tiffany Roland
Cory Moncol	4	S-S-Parks-Salvaggi	Ian Waring	2	Giglione-Ackerman	Michelle Maderer	2	Jesus Romero
John Partipilo	3	Sabrina Lloyd	Jessenia Yazbek	2	Hemerson Gonzalez	Catalina Mendoza Hernandez	2	Jesus Romero
Jihad Ottallah	3	S-S-Parks-Salvaggi	Mitchell McLaughlin	2	Brett Gryska	Phillip Harris	2	Brian Schreiter
Chris Densham	2	AO	Sean Taylor	2	Henderson-Locker	Asante Jackson	2	S-S-Parks-Salvaggi
Andrea Schmitt	2	AO	Maria Martinez	2	Henderson-Williams	Ashley Kopchak	2	S-S-Parks-Salvaggi
Emma Tulp	2	AO	Marcos Mendoza Cedeño	2	San Antonio Latino Division	Caitlin Cassidy	2	Kris Thieme
Chayson Williams	2	AO	Bettania Ramos	2	San Antonio Latino Division	Tecole Smith	2	Michael Vasu
David Winker	2	AO	Maria Jaramillo	2	Sabrina Lloyd	Ervin Metaj	2	Dustin Venekamp
Rafeal Ponty	2	AO-Orng	Juliana Luna	2	Sabrina Lloyd	Rusty Reynolds	2	Dustin Venekamp
Jacob Crider	2	Arias-Dlabik	Isiah Brown	2	Andre McCallum	Reem Rabi	2	Jay Washington
Christopher Burkholder	2	Cohen-Velasquez	Judette Ramina Servidad	2	London Nelson	Lawrence Smith	2	Jay Washington
Joshua Corrie	2	James Cunningham	Kimbria Bracey	2	Ernest Powell	Casey Biggers	2	Jeremy Welch
Deanna Arceno	2	Gabriel Feldmann	Quanesha Mack	2	Ernest Powell			
Eric Elrod	2	Giglione-Ackerman	Michael Locke	2	Philip Prata			

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
William Thomas	7	S-S-Parks-Salvaggi	Alexandre Simard-Jean	3	Satti-Kanaan	Rocky Allen	2	Kevin Holtz
Bradley Christiansen	6	AO	Mesele Ruhland	3	S-S-Parks-Salvaggi	Yania Tineo Soto	2	Richardson Latino Division
Jorge Caridad	5	Fort Worth Latino Division	Tanner West	3	Michael Vasu	Steven Baum	2	Sabrina Lloyd
Daniella Torres	5	Sabrina Lloyd	Austen Oakes	3	Tommy Vena	Mercedes Bens	2	Sabrina Lloyd
Mark Reilly	4	AO	Joey Kennedy	2	AO	Shiv Patel	2	Sabrina Lloyd
Moriah Chandler	4	Henderson-Locker	Derek Koppari	2	AO	Chalisa Holmes	2	Andre McCallum
Adalberto Paz	4	San Antonio Latino Division	Jimmy Quiffille	2	AO	Mario Chavez	2	Andrew McQuade
Danny Sour	4	Sabrina Lloyd	Melissa Quinn	2	AO	Sayed Hashimi	2	Andrew McQuade
Courtnei Johnson	4	London Nelson	Rodney Williams	2	AO	Arnessa Beamon	2	London Nelson
Elmar Salas Velasco	4	Jesus Romero	Ryan Jarvie	2	Simon Arias	Matthew Melhorn	2	Theodore Pappas
Amie Kallweit	3	AO	Erica Robertson	2	Simon Arias	Akram Mirahmadi	2	Byron Paz
Dejan Kukolj	3	AO	Gavin Rindt	2	Arias-Dlabik	Shalamzari	2	Ernest Powell
Nicholas Wang	3	AO	Shavonne Grant	2	Mark Beckford	Karlie Howard	2	Ernest Powell
Temesghen Starr	3	Cohen-Velasquez	Brooke Billings	2	Denis-Michael Catalano	Kristi Pack	2	Blake Ralston
Jordan Stelzer	3	Richard Correa	Sara Cressman	2	Cohen-Velasquez	Sean Gillespie	2	Tiffany Roland
Nolan Burke	3	Fisher-Zuzick	Jason Khodadadian	2	Cohen-Velasquez	Luis Guzman Millan	2	Jesus Romero
John Schaeffer	3	Giglione-Ackerman	Kaia Pirazzini	2	Richard Correa	Alejandra Larez Morales	2	Jesus Romero
Paul Torman	3	Giglione-Ackerman	Zlata Titova	2	Richard Correa	Reginald Flugence	2	Brian Schreiter
Nairobi Contreras	3	Hemerson Gonzalez	Oludoyin Omolaja	2	James Cunningham	Stephen Davis	2	Serur-Yagjian
Adianez Rodriguez	3	Hemerson Gonzalez	Joseph Michelin	2	Laura Fisher	Ruben Terrero	2	Serur-Yagjian
Nicholas Micare	3	Brett Gryska	Arianna DaLuz	2	Fisher-Zuzick	Richard Tabanji	2	S-S-Parks-Salvaggi
Derek Pratt	3	Brett Gryska	Victoria Lindner	2	Giglione-Ackerman	Selina Maldonado	2	Michael Vasu
Ian Rouleau	3	Zach Hart	Anthony Solano	2	Giglione-Ackerman	Stacye Tanksley	2	Michael Vasu
Norvi Belisario	3	San Antonio Latino Division	Sara Litvac	2	Hemerson Gonzalez	Bledar Bane	2	Dustin Venekamp
Alexandra Jaeger	3	Sabrina Lloyd	Tammy Gawron	2	Brett Gryska	Divianna Garcia	2	Jay Washington
Andres Liranzo	3	Theodore Pappas	Aaron Patt	2	Zach Hart	Isaac Fuentes	2	Jamison Weatherspoon
Christopher Fortenberry	3	Ernest Powell	Ivan Martinez	2	Henderson-Locker	Kevin Greene	2	Jeremy Welch
Marsei Hogan	3	Ernest Powell	Radames Alvarado	2	Henderson-Williams	Geoffery Osili	2	Josh West

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Darrell Asbell	11	AO	Stella Roznovan	4	Cohen-Velasquez	Elias Boles	3	Brett Gryska
Duane Shaw	11	Sabrina Lloyd	Joshua Goodman	4	Richard Correa	Kimberly Hamilton	3	Brett Gryska
Zach Otto	8	Sabrina Lloyd	Joe Lewo	4	Henderson-Locker	William Parmeter	3	Brett Gryska
Ashley Clarke	7	Ernest Powell	Ed-Maggie Myrthil	4	Theodore Pappas	John Santosuosso	3	Brett Gryska
Matthew Conrad	7	S-S-Parks-Salvaggi	Krystal Walters	4	Blake Ralston	Zachary Zanotta	3	Brett Gryska
Clayton Slaughter	7	Michael Vasu	Jean Romero Capote	4	Jesus Romero	Paul Smith	3	Zach Hart
Bobby Hamilton	6	AO	Adam Wheeler	4	Satti-Kanaan	Brandon Biskie	3	Henderson-Locker
Astrid Castrillon	6	Hemerson Gonzalez	Eric Thompson	4	S-S-Parks-Salvaggi	Mauro Capozucca	3	Henderson-Williams
Rachel Brown	6	London Nelson	Eugene Garcia	4	Dustin Venekamp	Ross Ewen	3	Kevin Holtz
Carmen Pena Guedez	6	Jesus Romero	Kay Pomroy	4	Jeremy Welch	Rana Shirer	3	Kevin Holtz
Andrew Bishop	5	AO	Michael Botond	3	AO	Jagdish Sukhu	3	Theodore Pappas
Nicki Griffiths	5	AO	Viktorious Dugan	3	AO	Stephen Coons	3	Byron Paz
John Hartin	5	AO	Andrew Hynan	3	AO	Timothy Welsh	3	Tiffany Roland
Troy Williams	5	Souley Bah	Melinda-Rae Lyse	3	AO	Phillip Waisman	3	Satti-Kanaan
Matthew Turnquist	5	Richard Correa	Britton Costa	3	Simon Arias	Michael Giachetti	3	S-S-Parks-Salvaggi
Kevin Butchino	5	Gabriel Feldmann	Jonathan Rindt	3	Arias-Dlabik	Mike Paragiou	3	S-S-Parks-Salvaggi
Chilynn Acevedo	5	Fisher-Zuzick	Lorena Barriere	3	Cohen-Velasquez	Nicole Preston	3	Kris Thieme
Corey Helly	5	Giglione-Ackerman	Erin Allen	3	Richard Correa	Max Akers	3	Michael Vasu
Jeffrey Espinal	5	Theodore Pappas	Drake Smith	3	Richard Correa	John Vacca	3	Tommy Vena
Keeland Bryant	5	Ernest Powell	Phi Phan	3	Desi Dimitrova	Patricia Isabell	3	Jay Washington
Kelly Ekker	5	Tiffany Roland	Gabriela Sime	3	Fisher-Zuzick	Myaa Fallon	3	Jamison Weatherspoon
Raul Angulo	5	Jesus Romero	Michael Gerstein	3	Giglione-Ackerman	Jean M Joseph	3	Tom Williams

## RGAs

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	21	Sabrina Lloyd	Joshua Olin	15	AO	Tahis Quintero Bonilla	15	Jesus Romero

### NEW ASSOCIATE – \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA** – at least two new associates during the month  
**MGA** – at least three new associates during the month  
**RGAs** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# LEGACY RECRUITING PROGRAM



## TOP RECRUITING AGENTS\*\* MARCH

TOTAL LEGACY RECRUITERS: 409    TOTAL LEGACY RECRUITS: 535



**Astrid Castrillon**  
10 Recruits  
Hemerson Gonzalez



**Carmen Pena Guede**  
7 Recruits  
Jesus Romero



**Gregory Rudolph**  
5 Recruits  
Simon Arias

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	10	Marsei Hogan	3	Meredith Carrier	2	Skylar Lange	2	Rafael Salazar	2	Mam Njamba Samba	2	Melinda Skinner	2
Carmen Pena Guede	7	Melissa Intorcica	3	Christian Clark	2	Alma Lozano	2	Mam Njamba Samba	2	Mam Njamba Samba	2	Melinda Skinner	2
Gregory Rudolph	5	Kristina Joachim	3	Katherine Cogollo	2	Anthony Lupo	2	Outtara Ly-Beltre	2	Lawrence Smith	2	Mallory Smith	2
Mohammed Chowdhury	4	Johnny Ly	3	Fernando Coiran	2	Outtara Ly-Beltre	2	Andres Maderer Rojas	2	Michelle Speciale	2	Logan Taunton	2
Derek Foore	4	Cameron Mandrake	3	Alexis De Santi	2	Andres Maderer Rojas	2	Alipate Makau	2	Joseph Tomanovich	2	Aaron Travers	2
Maria Hernandez	4	Joseph McCallister	3	Ryan Fickert	2	Alipate Makau	2	Michael Maloney	2	Jeffrey Tucker	2	Ransey Vazquez	2
Christal Kamp	4	Timothy Wells	3	Channing Gardner	2	Michael Maloney	2	Michael Maloney	2	Shelby Wilson	2	Adrianna Williams	2
Cody Langston	4	Adam Wheeler	3	Sheryl Garmendia	2	Mariana Morales	2	Noe Perez	2	Amanda Winkels	2	Shelby Wilson	2
Gabriela Perez	4	Matthew Agnetti	2	Alexandria Goellner	2	Julian Navalta	2	Vanessa Pham	2				
Nick Atallah	3	Tiffany Babin-Washington	2	Antoinette Honorat	2	Emmanuel Paragios	2	Jimmy Quiffille	2				
Marilyn de Belisario	3	Nathaniel Bermes	2	Aliya Johansen	2	Sever Pena	2	Jhonatan Quintero	2				
Shawntae Collins	3	Mark Bernsdorff	2	George Jones	2	Noe Perez	2	Rita Rider	2				
Maryori Coto	3	Omar Billy	2	Ezekiel Joseph	2	Vanessa Pham	2	Aubre Rustad	2				
Stephen Davis	3	Adrienne Bragas	2	Alexander Kalemba	2	Jimmy Quiffille	2						
Yelineth Godoy Latuff	3	Kevin Caceres	2	Timothy Kelly	2	Jhonatan Quintero	2						
Septembrie Harrison	3	Juan Camino Canelon	2	Fotini Kristuli	2	Rita Rider	2						
Corey Helly	3	Litah Campbell	2	Peter Kwiatkowski	2	Aubre Rustad	2						

## TOP RECRUITING AGENTS\*\* YTD

TOTAL LEGACY RECRUITERS: 929    TOTAL LEGACY RECRUITS: 1,355

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	17	Nixandra Caraballo	4	Sever Pena	4	Colin Ghee	3	Lino Olivares Morales	3	John Partipilo	3	Noe Perez	3
Gregory Rudolph	11	Valentina Caridad Ferrer	4	Gabriela Perez	4	Jenna Grula	3	John Partipilo	3	Noe Perez	3	Jimmy Quiffille	3
Alma Lozano	10	Mohammed Chowdhury	4	Mallory Smith	4	Septembrie Harrison	3	David Ramirez-Benitez	3	Jacob Reiter	3	Rita Rider	3
Carmen Pena Guede	10	Fernando Coiran	4	Matthew Agnetti	3	Corey Helly	3	Jacob Reiter	3	Rita Rider	3	Karen Romero	3
Alexis De Santi	9	Shawntae Collins	4	Maier Altairi	3	James Hinton	3	Kevin Lauterbach	3	Manique Sala	3	Jorge Serra	3
Mac Massengill	7	John Curry	4	Nick Atallah	3	Melissa Intorcica	3	Kevin Lauterbach	3	Melinda Skinner	3	Melinda Skinner	3
Adam Wheeler	7	Marilyn de Belisario	4	Omar Billy	3	Kristina Joachim	3	Joe Lewo	3	Shaun Smith	3	Shaun Smith	3
Yelineth Godoy Latuff	6	Stephen Davis	4	Kimbria Brace	3	Tyler Jordan	3	Anthony Lupo	3	Lucyeni Soto	3	Lucyeni Soto	3
Michelle Speciale	6	Erlan Diego	4	Mackenzie Burchett	3	Erin King	3	Johnny Ly	3	Blake Tomblin	3	Blake Tomblin	3
Meredith Carrier	5	Derek Foore	4	Karem Cogollo	3	Peter Kwiatkowski	3	Andres Maderer Rojas	3	Juan Torres	3	Juan Torres	3
Dalton Cassavoy	5	Alexander Gross	4	Matthew Conrad	3	Kevin Lauterbach	3	Cameron Mandrake	3	Martin Tower	3	Martin Tower	3
Ryan Fickert	5	Hudson Hall	4	Benzack Cooper	3	Joe Lewo	3	Joseph McCallister	3	Ransey Vazquez	3	Ransey Vazquez	3
Marsei Hogan	5	John Hartin	4	John Hartin	3	Anthony Lupo	3	Carlos Mora Atencio	3	Timothy Wells	3	Timothy Wells	3
Sakawat Jibrán	5	Maria Hernandez	4	Tracy Cutler	3	Johnny Ly	3	Antonia Morales	3				
Tyler Sevilla	5	Aliya Johansen	4	Joshua Dayrit	3	Andres Maderer Rojas	3						
Arthur Thomas	5	Christal Kamp	4	Tamar Epton	3	Cameron Mandrake	3						
Jeffrey Tucker	5	Cody Langston	4	Mavrick Fredericks	3	Joseph McCallister	3						
Youssef Yassine	5	Michael Maloney	4	Channing Gardner	3	Joseph McCallister	3						
Tiffany Babin-Washington	4	Phillip Martin	4	Sheryl Garmendia	3	Antonia Morales	3						

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

# LEGACY RECRUITING CLUB

## MEMBERS

— By Number of Eligible Legacy Recruits\*



**Brandon Minor**  
AO  
16 Recruits  
GOLD



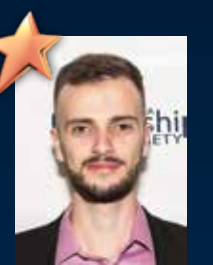
**Omar Billy**  
Jamison Weatherspoon  
10 Recruits  
SILVER



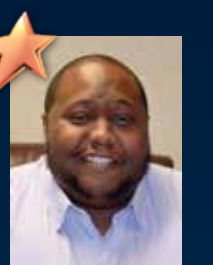
**Marsei Hogan**  
Ernest Powell  
10 Recruits  
SILVER



**Susana Al Choufi Naim**  
Hemerson Gonzalez  
5 Recruits  
BRONZE



**Eyad Awdi**  
AO  
5 Recruits  
BRONZE



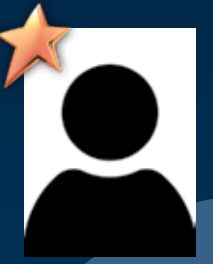
**Benzack Cooper**  
Hart-Dushaj  
5 Recruits  
BRONZE



**Mariela Godoy**  
Hemerson Gonzalez  
5 Recruits  
BRONZE



**Kristina Joachim**  
AO  
5 Recruits  
BRONZE



**Aliya Johansen**  
S-S-Parks-Salvaggi  
5 Recruits  
BRONZE



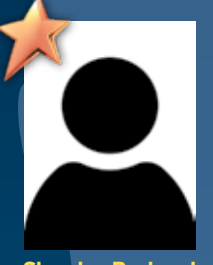
**Cody Langston**  
AO  
5 Recruits  
BRONZE



**Cory Moncol**  
S-S-Parks-Salvaggi  
5 Recruits  
BRONZE



**Raul Pinto**  
Jesus Romero  
5 Recruits  
BRONZE



**Shayden Rasheed**  
Theodore Pappas  
5 Recruits  
BRONZE



**Adam Wheeler**  
Satti-Kanaan  
5 Recruits  
BRONZE

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

# Make Tomorrow Better

## AIL-NILICO Partners with Waco Habitat for Humanity for 2021

Help us raise \$95,000 to sponsor and build a home for Maria and Sandra Muñoz.

We're doing things a bit differently in 2021 by partnering for the year with Waco Habitat for Humanity in the town where Bernard Rapoport founded our great company. We're off to a great start, thanks to attendees of the virtual Spring SGA Meeting, who donated **\$45,239!**



John Alexander, CEO of Waco Habitat for Humanity, explaining to CEO Steve Greer and the SGA Meeting attendees how the organization works.

Habitat for Humanity was founded on the conviction that every man, woman, and child should have a simple, durable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all.



Maria and Sandra Muñoz

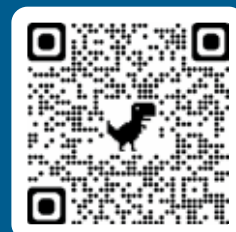
Recipients of these homes must qualify and must contribute a significant amount of sweat equity labor to earn their home. When a family completes their requirements, they purchase the home at cost with a zero-interest mortgage.

The average cost to build a Habitat home in Waco is \$95,000. Our goal is to raise that amount (or more!) to sponsor and build a home for Maria and Sandra Muñoz. They have been working hard since last summer to complete their sweat equity hours by helping to build other Habitat homes.

**YOU can help American Income Life & National Income Life raise \$95,000 to build a home and Make Tomorrow Better for the Muñoz family! The donation page will be active throughout this year.**

Use the QR code to navigate to our donation page! Forward your confirmation email to [lfry@Globe.Life](mailto:lfry@Globe.Life).

The Muñoz home build starts this Fall — stay tuned for more details!



# Marching On!

Best Month and Best Quarter in Company History!  
14<sup>th</sup> consecutive record-breaking month!

## Sales

- **\$35,875,521** Net ALP — **BEST MONTH** in Company history
- First **\$30,000,000** month ever
- **30.8% Growth** over March 2020
- YTD Growth — **20.43%**

## Recruiting

- Agent count **10,546** — Highest in company history
- **2,085** New Associates — All-time monthly record
- **42% Growth** over March 2020

## Quality/Reinstatements

- Another conservation **record** for March!
- **14% increase** in reinstatements over March 2020
- More than **50% increase** in reopens over March 2020
- Total of **5,017** policies conserved!
  - **3,765** reinstatements
  - **1,252** reopens
- March persistency **83.27%** — highest in company history
- 13<sup>th</sup>-month retention **63.1%** — highest in Company history

# THRIVE

# The BUSINESS ATHLETE



By Carlos Bocas  
MGA - Byron Paz SGA Office



DREAM AUDACIOUSLY.  
HAVE THE COURAGE  
TO FAIL FORWARD.  
**ACT WITH URGENCY.**

— PHIL KNIGHT

pio3 / Shutterstock.com

## PHIL KNIGHT — THE QUEST FOR GREATNESS



"Phil Knight at Cleveland" by literary.arts is licensed under CC BY-NC 2.0

Some people settle for a simple, uneventful life. Others want more for themselves, more for their loved ones, or simply want greatness.

Greatness is following in the footsteps of our founder Bernard Rapoport, who began his career in 1949 selling insurance. And the rest, as they say, is history. Our history.

Similarly, in 1962 a young kid from Oregon graduated from Stanford University with an MBA and decided that he did not want ordinary. He, like our founder, wanted more. He wanted **GREATNESS**. He wanted to leave his mark, his symbol on the world and now, quite literally, on the clothes we wear.

Phil Knight wanted to win, to be great. His brand will forever be associated with greatness, the greatest of all time! Like Bernard Rapoport, Phil Knight possessed a rare strain of the pioneer spirit.

Back in university, Knight wrote a research paper about shoes. He knew that the Japanese made huge strides in the camera market that was once dominated by Germans. Perhaps Japanese running shoes could do the same thing. That idea interested him, it inspired him, it captivated him; he became obsessed with it.

Knight presented his research paper — his first presentation! — to his class. His classmates reacted with utter boredom. No one asked a single question. But his professor thought his crazy idea seemed plausible and gave him an A. Knight was thrilled! The more he thought about Japanese shoes, the more obsessed he became with his crazy idea.

We live in a world where crazy ideas work. From having a computer in every home to

having the internet on your phone to shopping online, or becoming an agent with AIL and making a presentation on Zoom!

Phil Knight and Bernard Rapoport took their dreams from audacious start-ups to monster companies. Bernard Rapoport borrowed \$25,000 to start his company and sold low-cost hospital insurance plans. Knight borrowed \$50 from his father to import high-quality, low-cost athletic shoes from Japan. Knight grossed \$8,000 in his first year, while AIL took in about \$95,000 of premium in its first year. Today, Nike's annual sales top \$30 billion and America Income Life has more than \$67 billion of life insurance in force.

Knight once said,

**"WHEN YOU ONLY SEE PROBLEMS, YOU'RE NOT SEEING CLEARLY BECAUSE THE COWARDS NEVER START AND THE WEAK DIE ALONG THE WAY. THAT LEAVES US, LADIES AND GENTLEMEN ... US!"**

Knight decided that if he was going to leave his mark on the world, he should see the world first. But, he needed his father's approval, and more importantly, he needed his father's cash. To his surprise, his father agreed

to both. That was his first sale. That is the day he got coded!

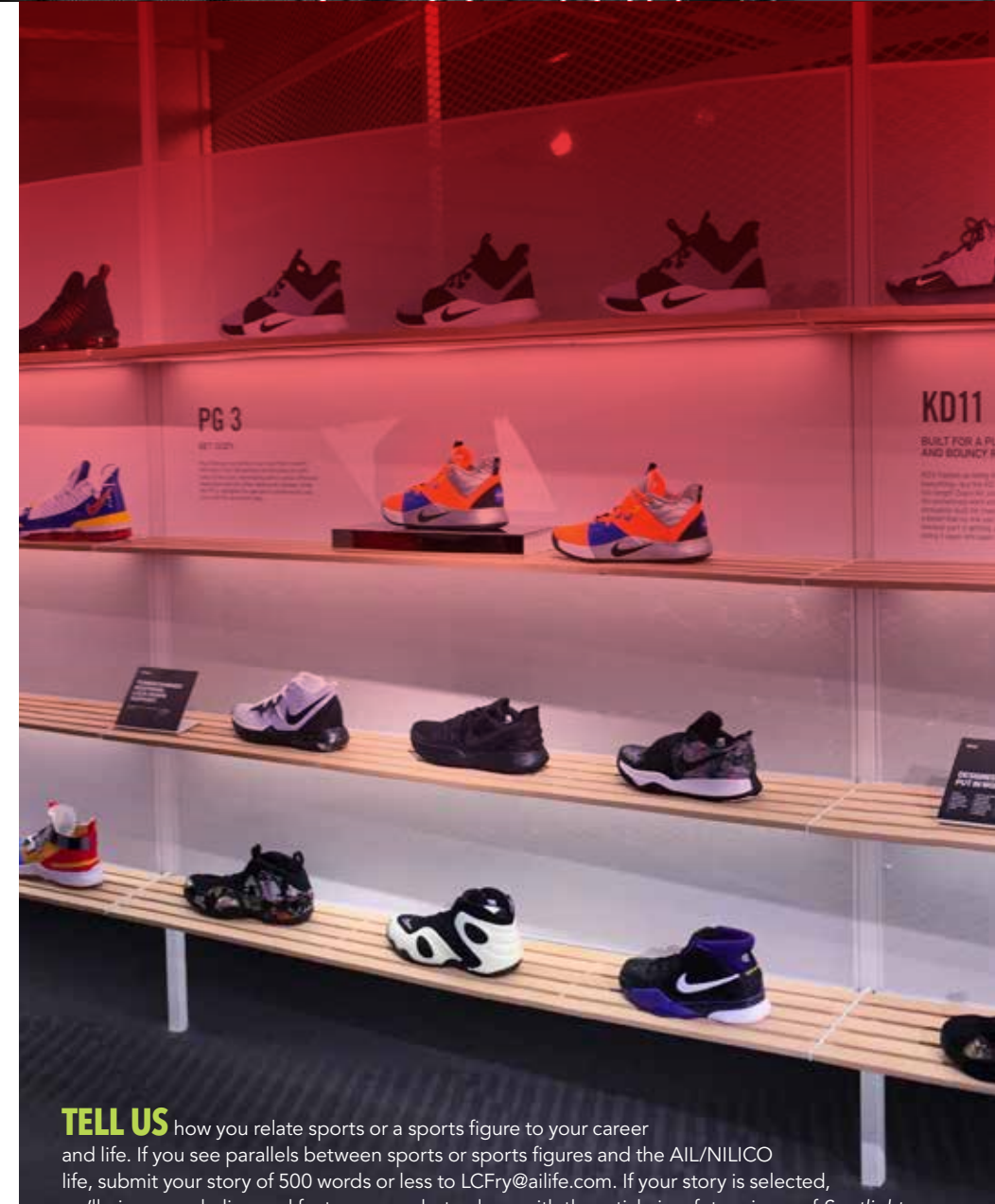
Knight arrived in Japan and booked an appointment with a shoe manufacturing company. He researched to prepare for the meeting. Japanese speak in circles. They don't say no, but they don't say yes either. You might think you have blown it, when in fact, the client is ready to say 'yes.' You might think you sold the deal, when in fact, you have been rejected already. So, he stuck to the process. **THE PROCESS DOESN'T FAIL YOU. YOU FAIL THE PROCESS.**

Knight boarded a train for Kobe. He memorized his presentation and pitched it to the Onitsuka Shoe Company of Japan. They liked his presentation — **SOLD!** They took Option 1 which was Phil Knight of Portland, Oregon! They agreed to send Knight sample shoes to sell in the US.

When Knight arrived back home in Oregon, his dad hugged him and welcomed him home but all Phil was concerned with was whether his shoes had arrived!

Michael Jordan won 6 Championships in 15 years, Byron Paz took 10 years to become an SGA, and Steve Coons took 4 years to become an RGA. How will your story end? How will your story be told? What will your Last Dance look like? Let's fulfill the dreams of our great founder and follow in his footsteps. Let's become **GREAT**.

**NOW LET'S GET TO WORK!**



**TELL US** how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [LCFry@ailife.com](mailto:LCFry@ailife.com). If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.



# VIBRA LATINA

## CADA MES EN AMERICAN INCOME LIFE Y NATIONAL INCOME

Life estamos buscando objetivos de producción los cuales contribuyen para el progreso y desarrollo de la compañía. El mes de marzo no solo fue un mes en el cual se obtuvo resultados pero también se alcanzaron números que rompieron records con AIL/NILICO a través de los Estados Unidos, Canadá y Nueva Zelanda.

Las Agencias Latinas aportaron al crecimiento, desarrollo y solides de nuestros mercados por medio de los agentes Latinoamericanos. La pasión que caracteriza cada uno de nuestros agentes ayudo a añadir números para escribir en los libros de registros de AIL y NILICO y así alcanzar números nunca antes obtenidos durante la historia de nuestra compañía.

### Estos son los números de los cuales fueron parte las Agencias Latinas y continuamos contribuyendo:

- **Mejor mes** en la historia!
- Terminamos Marzo con **\$35,875,521 en ALP Neto!**
- Desempeño espectacular dándonos un **30.8% de crecimiento** sobre el mismo mes en 2020!
- Un **crecimiento de 20.43%** en lo que va del año 2021!
- **14<sup>avo</sup> mes consecutivo** rompiendo records!
- Y un número de **10,546 de agentes activos!**

En el mes de abril debemos buscar continuar con el apoyo al crecimiento de la compañía. Que honor y que orgullo de ser parte de un equipo ganador, un equipo que inspira, un equipo que prospera y busca mejorar día tras día, que no nos quedamos en un solo punto y siempre queremos lo mejor para nuestros clientes, agentes y compañía como misma.

El segundo trimestre del año ya está en marcha, todos nuestros territorios están preparados y en caminados a alcanzar nuevas metas y romper records a nivel internacional. En conjunto con la División Latina de AIL y NILICO alcanzaremos estos y muchos objetivos más, atrévete a soñar y continúa siendo parte de la historia. 🇺🇸

**EVERY MONTH AT AMERICAN INCOME LIFE AND NATIONAL INCOME** Life we are looking for production targets which contribute to the progress and development of the company. The month of March was not only a month in which results were obtained but also record-breaking numbers were reached with AIL/NILICO throughout the United States, Canada and New Zealand.

The Latin Divisions contributed to the growth, change and strength of our markets through Latin American agents. The passion that characterizes each of our agents helped to add numbers to write in the AIL and NILICO record books and thus reach numbers never before obtained during the history of our company.

### These are the numbers that the Latin Divisions were part of and we continue to contribute:

- **Best month** in history!
- We ended March with **\$35,875,521 Net ALP!**
- Spectacular performance with **30.8% growth** over the same month in 2020!
- **20.43% growth** so far in 2021!
- **14<sup>th</sup> consecutive month** breaking records!
- And a number of **10,546 active agents!**

In the month of April we must seek to continue supporting the growth of the company, what an honor and what pride to be part of a winning team, a team that inspires, a team that thrives and seeks to improve day after day, that we do not stay in a single point and we always want the best for our clients, agents and company as itself.

In the second quarter of the year, all of our territories are ready and on track to reach new goals and break records. Together with the Latin Divisions of AIL and NILICO we will achieve these and many more goals, dare to dream and continue to be part of history. 🇺🇸

Vemos una tremenda oportunidad en el mercado Latino. AIL-NILICO busca MGAs y GAs Latinos que deseen seguir la carrera profesional de SGA. **Si usted está interesado, hable con su SGA, después envíe un correo electrónico a [futuresga@AILife.com](mailto:futuresga@AILife.com)**

We see tremendous opportunity in the Latino market. AIL-NILICO is looking for Latino MGAs and GAs wanting to pursue the SGA Career track. **If you are interested, speak to your SGA, then send an email to [futuresga@AILife.com](mailto:futuresga@AILife.com)**

### VETERAN PRODUCER



**1**  
LEONARDO ALSINA  
MIAMI, FL

SA



**1**  
BETTANIA RAMOS  
SAN ANTONIO, TX

### ROOKIE PRODUCER



**1**  
MARIELA LINARES  
MIAMI, FL

GA



**1**  
NAFIC DJENDJI ABDEL KHALEK  
HOUSTON, TX

### VETERAN MGA



**1**  
MAYRA ROBLES  
HOUSTON, TX

### ROOKIE MGA



**1**  
CARMEN PENA GUEDEZ  
HOUSTON, TX

### RGA



**1**  
ALEXIS NARANJO  
HOUSTON, TX

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: MARCH

Rank		Net ALP	NTG	RET	MGA	SGA
1	Leonardo Alsina	\$19,367		77.3	Doris Martinez Garcia	Beto Quintero
2	Diego Vargas	\$13,776		80.2	Daniel Pacheco	Beto Quintero
3	Dana Martin Gonzalez	\$11,677		84.8	Alfredo Garcia	Beto Quintero
4	Eli Lobo Gonzalez	\$8,865		90.1	Sergio Carta	Beto Quintero
5	Victor Romero	\$8,683		85.2	Doris Martinez Garcia	Beto Quintero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: MARCH

Rank		Net ALP	NTG	RET	MGA	SGA
1	Mariela Linares	\$39,049	99		Solgeis Cardozo Mijares	Hemerson Gonzalez
2	Dulce Monagas	\$35,780	99		Susana Al Choufi Naim	Hemerson Gonzalez
3	Nesmar Vielma	\$26,283	97		Solgeis Cardozo Mijares	Hemerson Gonzalez
4	Adalberto Paz	\$22,256	100			San Antonio Latino Division
5	Daniela Rangel	\$19,845	95		Klyo Vidal	Beto Quintero

## TOP LATINO MARKET SUPERVISING AGENTS: MARCH

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Bettania Ramos	\$45,619	\$49,105	99			San Antonio Latino Division
2	Patricia Cinquemani	\$42,456	\$52,228	99		Susana Al Choufi Naim	Hemerson Gonzalez
3	Roselvy Mediavilla	\$38,142	\$51,325	94		Raul Angulo	Jesus Romero
4	Yelineth Godoy Latuff	\$38,044	\$42,594	100			Fort Worth Latino Division
5	Yelitza Dominguez	\$33,073	\$47,800	100		Jean Romero Capote	Jesus Romero

## TOP LATINO MARKET GENERAL AGENTS: MARCH

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nafic Djendji Abdel Khalek	\$70,972	\$123,292	99		Jean Romero Capote	Jesus Romero
2	Jorge Caridad	\$68,358	\$68,598	92			Fort Worth Latino Division
3	Taleb Jammoul Hajali	\$59,061	\$113,800	96		Klyo Vidal	Beto Quintero
4	Adalberto Paz	\$58,678	\$66,686	99			San Antonio Latino Division
5	Narayana Pena Gutierrez	\$55,914	\$92,576	91		Solgeis Cardozo Mijares	Hemerson Gonzalez

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: MARCH

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Mayra Robles	53.4%	\$33,441	\$21,799		74.5	Gonzalez-Vasu
2	Patricia Fischer	23.8%	\$143,730	\$116,094		79.7	Beto Quintero
3	Sergio Carta	18.1%	\$165,774	\$140,373		81.6	Beto Quintero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: MARCH

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guedez	306.5%	\$89,503	\$29,200	95		Jesus Romero
2	Angel Contreras	284.6%	\$83,115	\$29,200		76.7	Hemerson Gonzalez
3	Astrid Castrillon	216.7%	\$63,272	\$29,200	88		Hemerson Gonzalez

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: MARCH

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	292.7%	\$114,666	\$29,200	96		Jesus Romero
2	Astrid Castrillon	195.0%	\$86,126	\$29,200	89		Hemerson Gonzalez
3	Patricia Fischer	35.3%	\$157,080	\$116,094		79.7	Beto Quintero

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Leonardo Alsina	\$32,208		77.3	Doris Martinez Garcia	Beto Quintero
2	Dana Martin Gonzalez	\$28,388		84.8	Alfredo Garcia	Beto Quintero
3	Victor Romero	\$25,948		85.2	Doris Martinez Garcia	Beto Quintero
4	Diego Vargas	\$23,949		80.2	Daniel Pacheco	Beto Quintero
5	Eli Lobo Gonzalez	\$20,339		90.1	Sergio Carta	Beto Quintero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Maria Parra Ramirez	\$47,400	100		Jean Romero Capote	Jesus Romero
2	Mariela Linares	\$42,523	99		Solgeis Cardozo Mijares	Hemerson Gonzalez
3	Dulce Monagas	\$36,740	99		Susana Al Choufi Naim	Hemerson Gonzalez
4	Aldalyne Aldana Bello	\$35,081	90		Daniel Pacheco	Beto Quintero
5	Adalberto Paz	\$32,804	100			San Antonio Latino Division

## TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Bettania Ramos	\$64,046	\$67,532	99			San Antonio Latino Division
2	Yelitza Dominguez	\$61,963	\$81,447	100		Jean Romero Capote	Jesus Romero
3	Roselvy Mediavilla	\$60,616	\$75,144	94		Raul Angulo	Jesus Romero
4	Catalina Mendoza Hernandez	\$58,894	\$68,018	95		Jean Romero Capote	Jesus Romero
5	Cartiza Rojas	\$49,033	\$135,461	95		Daniel Pacheco	Beto Quintero

## TOP LATINO MARKET GENERAL AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nafic Djendji Abdel Khalek	\$223,355	\$296,270	99		Jean Romero Capote	Jesus Romero
2	Jorge Caridad	\$180,266	\$195,591	92			Fort Worth Latino Division
3	Taleb Jammoul Hajali	\$153,603	\$287,277	96		Klyo Vidal	Beto Quintero
4	Helgi Bistochoett Navarro	\$99,768	\$117,266	96			Richardson Latino Division
5	Adalberto Paz	\$79,806	\$87,814	99			San Antonio Latino Division

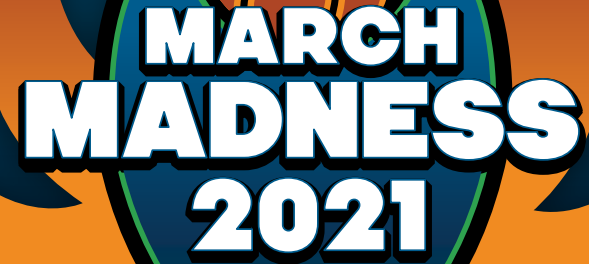
## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guedez	273.2%	\$239,333	\$87,600	95		Jesus Romero
2	Adianez Rodriguez	186.3%	\$163,176	\$87,600	90		Hemerson Gonzalez
3	Astrid Castrillon	177.2%	\$155,207	\$87,600	88		Hemerson Gonzalez

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	3334.2%	\$272,558	\$7,937	96		Jesus Romero
2	Astrid Castrillon	41.5%	\$215,236	\$152,079	89		Hemerson Gonzalez

20 **AIL-NILICO 2021 MARCH MADNESS \$100K CHALLENGE FOR PERSONAL PRODUCTION**



**MARCH MADNESS 2021**





American Income National Income  
Life Insurance Companies



**RUNNERS-UP CHALLENGE WINNERS**

**ROOKIES**

**ROOKIE CHAMPIONS**

BRACKET 1	BRACKET 2	BRACKET 3	BRACKET 4
 <b>Kimbria Bracey</b> Ernest Powell	 <b>Dillon Zartman</b> S-S-Bendure-Hartwig	 <b>Josh Spence</b> AO	 <b>Yanell Peguero O'Neal</b> Henderson-Locker

**2ND PLACE WINNERS**

**BRACKET 1**  
**Joshua Hosenbold**  
Henderson-Locker

**BRACKET 2**  
**Blaine Fuller**  
AO

**BRACKET 3**  
**Dominick Nieves**  
S-S-Parks-Salvaggi

**BRACKET 4**  
**Jalen Holmes**  
Simon Arias

BRACKET 1			
Rank	Name	Contest Net ALP	SGA
#1	Ervin Metaj	\$65,412.60	Dustin Venekamp
#2	Marvelie Sanchez	\$53,687.76	AO
#3	Carrington Hanna	\$53,337.33	AO
#4	Peter Barany	\$51,727.80	AO
#5	Tyjere Morrow	\$47,401.02	James Cunningham





BRACKET 2			
Rank	Name	Contest Net ALP	SGA
#1	Fabian Wilson	\$34,544.64	Tom Williams
#2	Christina Ande	\$29,356.92	Tommy Vena
#3	Kurt Evans	\$24,924.48	Josh West
#4	Jill Lytle	\$23,020.76	Evan Holzhauer
#5	Dashawn Cuthrell	\$22,129.80	Simon Arias

BRACKET 3			
Rank	Name	Contest Net ALP	SGA
#1	Bruno Nuro	\$65,550.72	Dustin Venekamp
#2	Juan Aleman Madriz	\$19,433.76	Corey Neff
#3	Derek Koppari	\$18,258.84	AO
#4	Gunnar Jorstad	\$17,516.87	AO
#5	Ezra Miller	\$17,442.84	AO

BRACKET 4			
Rank	Name	Contest Net ALP	SGA
#1	Michele Stewart	\$31,882.92	AO
#2	Nikolinka Kamburova	\$19,341.12	Jamison Weatherspoon
#3	Steffanie Sainoto	\$19,215.84	AO
#4	Todd Colson	\$19,193.16	AO
#5	Andrew Jeans	\$18,824.52	Satti-Kanaan

**VETERANS**

**VETERAN CHAMPIONS**

BRACKET 1	BRACKET 2	BRACKET 3	BRACKET 4
 <b>Arturo Romero</b> S-S-Parks-Salvaggi	 <b>Taulant Bane</b> Dustin Venekamp	 <b>Cameron Gray</b> Simon Arias	 <b>Jadwiga Martins</b> AO

**2ND PLACE WINNERS**

**BRACKET 1**  
**Arif Hajro**  
AO

**BRACKET 2**  
**Raven Fugate**  
Dustin Venekamp

**BRACKET 3**  
**Evan Stewart**  
Simon Arias

**BRACKET 4**  
**Patricia Santamarina**  
AO

BRACKET 1			
Rank	Name	Contest Net ALP	SGA
#1	Carmen Arroyo	\$87,789.55	Theodore Pappas
#2	Michael van Delft	\$72,786.96	Satti-Kanaan
#3	Andrew Haskins	\$66,890.88	AO
#4	Jillian Getz	\$63,764.88	AO
#5	Oleg Novitchii	\$63,559.85	S-S-Parks-Salvaggi

BRACKET 2			
Rank	Name	Contest Net ALP	SGA
#1	Daniel Paravisini	\$96,214.56	AO
#2	Zackarea Hakim	\$36,800.88	AO
#3	Brock Lampee	\$34,614.36	Dustin Venekamp
#4	Joey Kennedy	\$29,838.96	AO
#5	Roberto Samano Diaz	\$28,334.16	AO

BRACKET 3			
Rank	Name	Contest Net ALP	SGA
#1	Dina Boghdady	\$55,163.04	AO
#2	Alan Sedaghat	\$47,343.24	AO
#3	Paula Thompson	\$40,075.56	Ernest Powell
#4	Ryan Vance	\$39,962.16	S-S-Parks-Salvaggi
#5	David Rigney	\$26,408.32	Kevin Holtz

BRACKET 4			
Rank	Name	Contest Net ALP	SGA
#1	Logan Klink	\$31,964.52	Simon Arias
#2	Phi Phan	\$30,103.08	Desi Dimitorva
#3	Patrycja Grudzinska	\$27,786.00	Sabrina Lloyd
#4	Willman Jonathan	\$24,236.04	AO-Stenglein
#5	Jeanine Reignh	\$20,164.92	Giglione-Ackerman



1

**ERVIN METAJ**  
PHOENIX, AZ



2

**BRUNO NURO**  
PHOENIX, AZ



3

**MARVELIE SANCHEZ**  
LAS VEGAS, NV



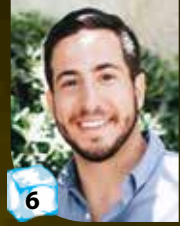
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**JOSH SPENCE**  
SARNIA, ON



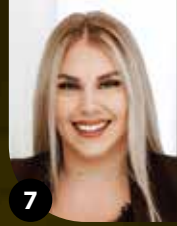
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**KIMBRIA BRACEY**  
JACKSON, MS



6

**MATTHEW KAHWAJI**  
ASHLAND, OH



7

**EMILY KLICH**  
PHOENIX, AZ



8

**CARRINGTON HANNA**  
CORONA, CA



9

**LADAN RAHBARY**  
VANCOUVER, BC



10

**PETER BARANY**  
RENTON, WA



11

**SPENCER KOZEJ**  
WEXFORD, PA



12

**CHRISTINA SALVATORE**  
ANAHEIM, CA



13

**MARIELA LINARES**  
MIAMI, FL



14

**EDON NEVZADI**  
PHOENIX, AZ



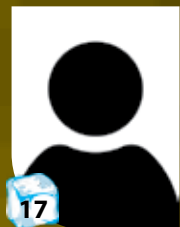
15

**TYJERE MORROW**  
INDIANAPOLIS, IN



16

**CRYSTAL LAX**  
DULUTH, GA



17

**DULCE MONAGAS**  
MIAMI, FL



18

**ASHLEY MYSSA**  
DES PLAINES, IL



19

**CONNOR O'DONNELL**  
ST LOUIS, MO



20

**GENEVIEVE CLEMENTS**  
VANCOUVER, BC



**MARIO BIZZE**  
TROY, MI



**JEREMY DIGIOVANNI**  
ORLANDO, FL



**JOSEPH ROBERTS**  
SCHAUMBURG, IL

**ICEBREAKERS**

## MARCH

Rank		Net ALP	NTG	RET	MGA	SGA
1	<b>Ervin Metaj</b>	\$62,142	97		Taulant Bane	Dustin Venekamp
2	<b>Bruno Nuro</b>	\$61,132	98		Taulant Bane	Dustin Venekamp
3	<b>Marvelie Sanchez</b>	\$54,868	96		Joseph Tomanovich	AO
4	<b>Josh Spence</b>	\$54,796		82.7	Rielly Maher	AO
5	<b>Kimbria Bracey</b>	\$52,352		78.2	Ashley Clarke	Ernest Powell
6	<b>Matthew Kahwaji</b>	\$52,231	100		Eno Iftiu	AO
7	<b>Emily Klich</b>	\$51,668	100		Kingsley Ibeh	Dustin Venekamp
8	<b>Carrington Hanna</b>	\$51,139		82.8	Eno Iftiu	AO
9	<b>Ladan Rahbary</b>	\$50,300		85.4	Bruce Viaje	AO
10	<b>Peter Barany</b>	\$47,242	86		Bobby Park	AO
11	<b>Spencer Kozej</b>	\$42,262	90		Mark Bernsdorff	Simon Arias
12	<b>Christina Salvatore</b>	\$41,057	86		Arif Hajro	AO
13	<b>Mariela Linares</b>	\$39,049	99		Solgeis Cardozo Mijares	Hemerson Gonzalez
14	<b>Edon Nevzadi</b>	\$37,129	94		Taulant Bane	Dustin Venekamp
15	<b>Tyjere Morrow</b>	\$36,544		87.5	Ashley Rust	James Cunningham
16	<b>Crystal Lax</b>	\$36,339	90		Joy Vann-Austin	Jamison Weatherspoon
17	<b>Dulce Monagas</b>	\$35,780	99		Susana Al Choufi Naim	Hemerson Gonzalez
18	<b>Ashley Mysza</b>	\$35,736		80.5	John Vacca	Tommy Vena
19	<b>Connor O'Donnell</b>	\$35,693	93		Mike Paragiou	S-S-Parks-Salvaggi
20	<b>Genevieve Clements</b>	\$35,442	92		Massoud Vaziri	AO
21	Shane Gibson	\$34,733	85		Lauren Coyne	AO
22	Kelechi Anele	\$33,751	96		Carlo Buhay	AO
23	Scott Whitford	\$33,533		80.4	Saury Espailat	Ryan Bisanz
24	Sara Hart	\$33,025	83		Eno Iftiu	AO
25	Christopher Gilbert	\$32,281	94		Jeremiah Russin	Simon Arias
26	Bart Barrett	\$32,241	90		Mark Lomonaco	AO
27	Sandra Archer	\$31,783		75.1	Anthony Chinaglia	Evan Holzauer
28	Joshua Hosenbold	\$31,564		74.5	Joe Lewo	Henderson-Locker
29	Stephen Davis	\$30,551	98			Serur-Yagjian
30	Mario Bizze	\$29,982	100		Noah Schultz	Zach Hart
31	Joshua Nott	\$29,726	98		Daniel Prinzo	S-S-Parks-Salvaggi
32	Matthew Agnetti	\$29,647		90.0	David Carpenter	Dustin Venekamp
33	Elaina Vecchio	\$29,348	95		Edward DeFurio	Nick Moore
34	Fabian Wilson	\$29,263	92		Lisa Lawrence	Tom Williams
35	Jeremy Digiovanni	\$29,224	100		Joe Lewo	Henderson-Locker
36	Michael Geyer	\$29,092		92.1	Mark Bernsdorff	Simon Arias
37	Michele Stewart	\$28,273	89		Eno Iftiu	AO
38	Christina Ande	\$27,976	97		John Vacca	Tommy Vena
39	Giorgi Gogidze	\$27,896		83.2	James Fangmann	Albert Serur
40	Jennifer Savino	\$27,686	100		Cody Gardner	Albert Serur
41	Chilynn Acevedo	\$27,221		92.3	Chilynn Acevedo	Fisher-Zuzick
42	Joseph Roberts	\$27,186	95		Zach Otto	Sabrina Lloyd
43	Anthony Williams	\$27,116	89		Ryan Crawford	Simon Arias
44	Nesmar Vielma	\$26,283	97		Solgeis Cardozo Mijares	Hemerson Gonzalez
45	Kelly Jones	\$25,694	95		Joe Lewo	Henderson-Locker
46	Sabrina Levi	\$25,093	87		Cody Gardner	Albert Serur
47	Jeffrey Funderburg	\$24,827	92		Andrew Hynan	AO
48	Tyler Teague	\$24,310		81.0	Nicholas Chuma	S-S-Bendure-Hartwig
49	Raymond Tomasik	\$24,290	95		Mario Hajro	AO
50	Brent Henderson	\$23,961	93		Jeremiah Russin	Simon Arias

## YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	<b>Spencer Kozej</b>	\$103,309	90		Mark Bernsdorff	Simon Arias
*2	<b>Ervin Metaj</b>	\$93,805	97		Taulant Bane	Dustin Venekamp
*3	<b>Marvelie Sanchez</b>	\$93,551	96		Joseph Tomanovich	AO
*4	<b>Tyjere Morrow</b>	\$89,743		87.5	Ashley Rust	James Cunningham
*5	<b>Christina Salvatore</b>	\$85,321	86		Arif Hajro	AO
*6	<b>Bruno Nuro</b>	\$84,745	98		Taulant Bane	Dustin Venekamp
*7	<b>Kimbria Bracey</b>	\$82,790		78.2	Ashley Clarke	Ernest Powell
*8	<b>Bart Barrett</b>	\$79,958	90		Mark Lomonaco	AO
*9	<b>Sandra Archer</b>	\$79,564		75.1	Anthony Chinaglia	Evan Holzauer
*10	<b>Giorgi Gogidze</b>	\$78,602		83.2	James Fangmann	Albert Serur
11	Peter Barany	\$76,652	86		Bobby Park	AO
12	Ashley Mysza	\$76,484		80.5	John Vacca	Tommy Vena
13	Crystal Lax	\$76,042	90		Joy Vann-Austin	Jamison Weatherspoon
14	Hector Cruz	\$75,159	96		Joseph Rotolo	Henderson-Locker
15	Carrington Hanna	\$73,026		82.8	Eno Iftiu	AO
16	Ladan Rahbary	\$72,842		85.4	Bruce Viaje	AO
17	Kelly Jones	\$71,368	95		Joe Lewo	Henderson-Locker
18	Scott Whitford	\$69,483		80.4	Saury Espailat	Ryan Bisanz
19	Joshua Hosenbold	\$69,394		74.5	Joe Lewo	Henderson-Locker
20	Josh Spence	\$69,260		82.7	Rielly Maher	AO
21	Kelechi Anele	\$65,642	96		Carlo Buhay	AO
22	Elaina Vecchio	\$64,752	95		Edward DeFurio	Nick Moore
23	Christopher Gilbert	\$64,186	94		Jeremiah Russin	Simon Arias
24	Michael Geyer	\$64,158		92.1	Mark Bernsdorff	Simon Arias
25	Emily Klich	\$63,763	100		Kingsley Ibeh	Dustin Venekamp
26	Kervin Torres	\$63,627	88		Joe Lewo	Henderson-Locker
27	Chilynn Acevedo	\$63,337		92.3	Chilynn Acevedo	Fisher-Zuzick
28	Scott Urbanowicz	\$60,208	97		Joe Lewo	Henderson-Locker
29	Stephen Davis	\$58,758	98			Serur-Yagjian
30	Anthony Williams	\$58,103	89		Ryan Crawford	Simon Arias
31	Connor O'Donnell	\$56,946	93		Mike Paragiou	S-S-Parks-Salvaggi
32	Forouzan Alvari	\$56,493		95.0	Darrell Asbell	AO
33	Christina Ande	\$56,226	97		John Vacca	Tommy Vena
34	Matthew Kahwaji	\$55,780	100		Eno Iftiu	AO
35	Joshua Nott	\$55,554	98		Daniel Prinzo	S-S-Parks-Salvaggi
36	Jeffrey Funderburg	\$55,240	92		Andrew Hynan	AO
37	Edon Nevzadi	\$53,581	94		Taulant Bane	Dustin Venekamp
38	Andi Iftiu	\$52,806	95		Eno Iftiu	AO
39	Michele Stewart	\$51,627	89		Eno Iftiu	AO
40	Sergio Hernandez	\$51,477		73.1	Joe Lewo	Henderson-Locker
41	Deborah Wozniak	\$51,193	85		Gary Slocum	Desi Dimitrova
42	Kurt Evans	\$50,381	91		Alec Seibold	Josh West
43	Maria Parra Ramirez	\$47,400	100		Jean Romero Capote	Jesus Romero
44	Armita Ghalandar	\$47,232	99		Jovanie Scarlett	Weatherspoon-Harris
45	Jenny Anderson	\$46,330	93		Martin Salavec	Travis Moody
46	Brent Henderson	\$46,234	93		Jeremiah Russin	Simon Arias
47	Julian Committee	\$45,913	95		Joseph Tomanovich	AO
48	Genevieve Clements	\$45,890	92		Massoud Vaziri	AO
49	Sara Hart	\$45,875	83		Eno Iftiu	AO
50	Aspen Bell	\$45,755	97		Jesse Fullmer	AO

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

# VETERAN PRODUCERS



**1** MARIO HAJRO  
CORONA, CA



**2** TAULANT BANE  
PHOENIX, AZ



**3** ARIF HAJRO  
CORONA, CA



**4** ENO IFTIU  
CORONA, CA



**5** DANIEL PARAVISINI  
GRANDVIEW, MO



**6** ANDREW HASKINS  
MONROE, WA



**7** MICHAEL VAN DELFT  
HALIFAX, NS



**8** CARMEN ARROYO  
FLUSHING, NY



**9** NICHOLAS LLEWELLYN  
PHOENIX, AZ



**10** JOSHUA DISHONG  
COLUMBUS, OH



**11** ROGER FUNG  
TRACY, CA



**12** JILLIAN GETZ  
CORONA, CA



**13** ARTURO ROMERO  
ST LOUIS, MO



**14** DAREZ MERIWETHER  
LYNNWOOD, WA



**15** ANDREW CHAMBERS  
MIDDLETOWN, CT



**16** TODD KRUPA  
STELLACOOM, WA



**17** ZACHARY MCCORMACK  
VANCOUVER, WA



**18** OLEG NOVITCHII  
CLEVELAND, OH



**19** JENNY KIM  
MILPITAS, CA



**20** JESSE FULLMER  
SALT LAKE CITY, UT

## MARCH

Rank		Net ALP	NTG	RET	MGA	SGA
1	Mario Hajro	\$183,112		100.0		AO
2	Taulant Bane	\$113,612		86.4	Taulant Bane	Dustin Venekamp
3	Arif Hajro	\$107,119		80.5	Mario Hajro	AO
4	Eno Iftiu	\$100,997		77.0	Mario Hajro	AO
5	Daniel Paravisini	\$85,373		85.4	Ryan Stenglein	AO
6	Andrew Haskins	\$79,560		73.8	Andrew Haskins	AO
7	Michael van Delft	\$69,446		89.7	Michael van Delft	Satti-Kanaan
8	Carmen Arroyo	\$69,075		82.2	Levar Morgan	Theodore Pappas
9	Nicholas Llewellyn	\$66,336		86.1	Taulant Bane	Dustin Venekamp
10	Joshua Dishong	\$65,131		77.5	Joshua Dishong	S-S-Bendure-Hartwig
11	Roger Fung	\$64,628		77.7		Mathew Hart
12	Jillian Getz	\$63,737		79.7	Arif Hajro	AO
13	Arturo Romero	\$62,943		77.9	Mike Paragiou	S-S-Parks-Salvaggi
14	Darez Meriwether	\$61,985		85.3	Darez Meriwether	AO
15	Andrew Chambers	\$56,086		77.6	Andrew Chambers	Philip Prata
16	Todd Krupa	\$53,651		91.2	Jessica Chang	AO
17	Zachary McCormack	\$53,487		77.5	Joshua Olin	AO
18	Oleg Novitchii	\$52,968		83.9	Eric Thompson	S-S-Parks-Salvaggi
19	Jenny Kim	\$52,745		78.0	Jenny Kim	AO
20	Jesse Fullmer	\$52,545		92.2	Clint Perry	AO
21	Bobby Park	\$51,503		85.2	Jenny Kim	AO
22	Kevin Ishikane	\$51,294		90.7	Blake Higuchi	AO
23	Dina Boghdady	\$50,586		80.3	Luay Ghawi	AO
24	Jessie Holland	\$50,372		85.3	Jessie Holland	Dustin Venekamp
25	Kevin Gillum	\$49,817		89.5	Mark Neilson	AO
26	Alan Sedaghat	\$49,656		82.9	Alan Sedaghat	AO
27	Viktorious Dugan	\$49,225		87.4	Viktorious Dugan	AO
28	Jadwiga Martins	\$47,888		76.8	Jadwiga Martins	AO
29	Aref Sayegh	\$47,600		93.2	Phillip Waisman	Satti-Kanaan
30	Zackarea Hakim	\$46,972		91.3	Jessica Chang	AO
31	Irma Gallardo	\$46,180		76.3	Steven Warner	AO
32	Amanda Harris	\$46,143		88.1	Bobby Hamilton	AO
33	Patricia Santamarina	\$46,096		85.0	Chris La Fond	AO
34	Muhammed Ashraf	\$45,786		83.7	Sabrina Kryshundayal	Theodore Pappas
35	Duni Olusegun	\$42,253		84.8	Duni Olusegun	James Cunningham
36	Raven Fugate	\$40,761		75.9	Raven Fugate	Dustin Venekamp
37	Debbie-Ann Whitehorne	\$39,339		85.1	Christopher Botelho	AO
38	Matthew Zang	\$39,316		78.5	Ryan Stenglein	AO
39	Lily Sakai	\$38,627		94.3		Cohen-Velasquez
40	Trevor Bailey	\$38,040		86.3	Michael van Delft	Satti-Kanaan
41	Patrick Knouse	\$37,274		94.9	Patrick Knouse	Slav Bitman
42	Vivian Trinh	\$34,595		79.9	Mark Neilson	AO
43	Massoud Vaziri	\$34,419		81.1	Massoud Vaziri	AO
44	Alex Miller	\$33,728		74.8	Stephen Jeung	Cohen-Velasquez
45	Kristi Basho	\$33,722		82.4	Arif Hajro	AO
46	Christopher Bentley	\$33,024		76.3	Christopher Bentley	AO
47	Ryan Vance	\$32,283		89.1	Derek Foore	S-S-Parks-Salvaggi
48	Jennifer Ragan	\$31,475		75.0	Jennifer Ragan	AO
49	Amie Kallweit	\$31,473		77.5	Nicki Griffiths	AO
50	Bruce Viaje	\$31,216		80.0	Bruce Viaje	AO

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

## YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$197,096		77.5	Joshua Dishong	S-S-Bendure-Hartwig
*2	Mario Hajro	\$178,918		100.0		AO
*3	Oleg Novitchii	\$157,713		83.9	Eric Thompson	S-S-Parks-Salvaggi
*4	Taulant Bane	\$148,106		86.4	Taulant Bane	Dustin Venekamp
*5	Duni Olusegun	\$143,299		84.8	Duni Olusegun	James Cunningham
*6	Andrew Haskins	\$143,182		73.8	Andrew Haskins	AO
*7	Michael van Delft	\$141,682		89.7	Michael van Delft	Satti-Kanaan
*8	Carmen Arroyo	\$140,722		82.2	Levar Morgan	Theodore Pappas
*9	Arif Hajro	\$131,264		80.5	Mario Hajro	AO
*10	Arturo Romero	\$123,037		77.9	Mike Paragiou	S-S-Parks-Salvaggi
11	Eno Iftiu	\$113,069		77.0	Mario Hajro	AO
12	Kevin Ishikane	\$111,841		90.7	Blake Higuchi	AO
13	Alipate Makai	\$106,156		95.6	Alipate Makai	Steve Friedlander
14	Kevin Gillum	\$104,056		89.5	Mark Neilson	AO
15	Daniel Paravisini	\$103,122		85.4	Ryan Stenglein	AO
16	Jesse Fullmer	\$92,896		92.2	Clint Perry	AO
17	Roger Fung	\$90,780		77.7		Mathew Hart
18	Jillian Getz	\$85,437		79.7	Arif Hajro	AO
19	Lily Sakai	\$84,433		94.3		Cohen-Velasquez
20	Troy Plummer	\$83,566		84.3	Michael Mandella	AO
21	Muhammed Ashraf	\$82,586		83.7	Sabrina Kryshundayal	Theodore Pappas
22	Roger Fredericks	\$82,457		88.8	Adrienne Bragas	AO
23	Darez Meriwether	\$78,375		85.3	Darez Meriwether	AO
24	Dina Boghdady	\$77,156		80.3	Luay Ghawi	AO
25	Patrick Knouse	\$74,480		94.9	Patrick Knouse	Slav Bitman
26	Max Quasem	\$72,993		91.2		Cohen-Velasquez
27	Alex Smith	\$72,611		86.3	Clint Perry	AO
28	Ellen Tuttle	\$71,794		90.1		Brett Gryska
29	Bryan Juskiw	\$71,685		91.3	Bryan Juskiw	S-S-Bendure-Hartwig
30	Alex Miller	\$70,724		74.8	Stephen Jeung	Cohen-Velasquez
31	Alan Sedaghat	\$68,931		82.9	Alan Sedaghat	AO
32	Kristi Basho	\$66,971		82.4	Arif Hajro	AO
33	Viktorious Dugan	\$66,537		87.4	Viktorious Dugan	AO
34	Derrick Mason	\$65,023		82.6	Derrick Mason	Chad Deley
35	Zackarea Hakim	\$65,011		91.3	Jessica Chang	AO
36	Mike Reed	\$64,743		91.7	Meaghan Krecsko	AO
37	Matthew Zang	\$62,672		78.5	Ryan Stenglein	AO
38	Nicholas Llewellyn	\$62,490		86.1	Taulant Bane	Dustin Venekamp
39	Jadwiga Martins	\$62,344		76.8	Jadwiga Martins	AO
40	Trevor Bailey	\$60,771		86.3	Michael van Delft	Satti-Kanaan
41	Irma Gallardo	\$60,471		76.3	Steven Warner	AO
42	Aref Sayegh	\$60,395		93.2	Phillip Waisman	Satti-Kanaan
43	Patrycja Grudzinska	\$60,280		74.1	Patrycja Grudzinska	Sabrina Lloyd
44	Jessie Holland	\$59,339		85.3	Jessie Holland	Dustin Venekamp
45	Robert Jackson	\$59,082		78.7	Robert Jackson	Arias-Dlabik
46	Zachary McCormack	\$58,408		77.5	Joshua Olin	AO
47	Cathy Dishong	\$57,456		84.5	Tony Geer	S-S-Bendure-Hartwig
48	Patricia Santamarina	\$57,171		85.0	Chris La Fond	AO
49	Andrew Chambers	\$57,043		77.6	Andrew Chambers	Philip Prata
50	Raven Fugate	\$56,094		75.9	Raven Fugate	Dustin Venekamp

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,858,276 Net ALP — MAX QUASEM 3/31/21



**1 ERVIN METAJ**  
PHOENIX, AZ



**2 SEAN TAYLOR**  
ORLANDO, FL



**3 MARIA JARAMILLO**  
SCHAUMBURG, IL



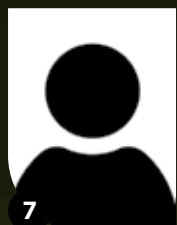
**4 BETTANIA RAMOS**  
SAN ANTONIO, TX



**5 PATRICIA CINQUEMANI**  
MIAMI, FL



**6 ROSELVY MEDIAVILLA**  
HOUSTON, TX



**7 YELINETH GODOY LATUFF**  
BEDFORD, TX



**8 YELITZA DOMINGUEZ**  
HOUSTON, TX



**9 CHRISTIAN RAMAJ**  
TROY, MI



**10 LUSSIE HILTON**  
BATON ROUGE, LA

## MARCH

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Ervin Metaj	\$84,882	\$100,110	96	Taulant Bane	Dustin Venekamp
2	Sean Taylor	\$57,753	\$60,093	98	Joe Lewo	Henderson-Locker
3	Maria Jaramillo	\$47,591	\$59,909	100	Duane Shaw	Sabrina Lloyd
4	Bettania Ramos	\$45,619	\$49,105	99		San Antonio Latino Division
5	Patricia Cinquemani	\$42,456	\$52,228	99	Susana Al Choufi Naim	Hemerson Gonzalez
6	Roselvy Mediavilla	\$38,142	\$51,325	94	Raul Angulo	Jesus Romero
7	Yelineth Godoy Latuff	\$38,044	\$42,594	100		Fort Worth Latino Division
8	Yelitza Dominguez	\$33,073	\$47,800	100	Jean Romero Capote	Jesus Romero
9	Christian Ramaj	\$29,310	\$37,684	97	Noah Schultz	Zach Hart
10	Lussie Hilton	\$27,986	\$29,031	100	Joshua Jackson	Brian Schreiter
11	Catalina Mendoza Hernandez	\$26,478	\$28,496	95	Jean Romero Capote	Jesus Romero
12	Bruno Nuro	\$25,621	\$29,829	95	Taulant Bane	Dustin Venekamp
13	Rafeal Ponty	\$25,540	\$32,545	82		AO-Orng
14	Nicole Barabas	\$24,541	\$30,356		85.0	Alex Kae AO
15	Michael Geyer	\$24,004	\$53,891	92	Mark Bernsdorff	Simon Arias
16	Ashley Kopchak	\$23,530	\$40,876	98	Eric Thompson	S-S-Parks-Salvaggi
17	Cory Moncol	\$22,416	\$25,227		88.7	Matthew Conrad S-S-Parks-Salvaggi
18	Alejandra Ramos	\$22,139	\$29,714	99	Adianez Rodriguez	Hemerson Gonzalez
19	Salaur Khorrami	\$22,011	\$22,071	98	Jessica Chang	AO
20	Armita Ghalandar	\$21,899	\$39,599	100	Jovanie Scarlett	Weatherspoon-Harris

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Ervin Metaj	\$101,577	\$116,805	96	Taulant Bane	Dustin Venekamp
*2	Bettania Ramos	\$64,046	\$67,532	99		San Antonio Latino Division
*3	Yelitza Dominguez	\$61,963	\$81,447	100	Jean Romero Capote	Jesus Romero
*4	Maria Jaramillo	\$61,917	\$87,610	100	Duane Shaw	Sabrina Lloyd
*5	Roselvy Mediavilla	\$60,616	\$75,144	94	Raul Angulo	Jesus Romero
6	Catalina Mendoza Hernandez	\$58,894	\$68,018	95	Jean Romero Capote	Jesus Romero
7	Jessica Specht	\$58,832	\$96,639	88	Giovanni Diduro	Brett Gryska
8	Sean Taylor	\$57,753	\$60,093	98	Joe Lewo	Henderson-Locker
9	Bryce Engstrom	\$55,655	\$61,319	94	Brandon Minor	AO
10	Danica Rivera	\$51,795	\$51,795	98	Darrell Asbell	AO
11	James Romero	\$51,190	\$91,832	88	Michael Romero	Mathew Hart
12	Dillon Kuehne	\$50,709	\$76,397		75.5	Jake Gelb Nick Moore
13	Richard Sidoti	\$49,691	\$49,691	96	Andrew Bishop	AO
14	Cartiza Rojas	\$49,033	\$135,461	95	Daniel Pacheco	Beto Quintero
15	Henry Jacobs	\$48,766	\$97,996		80.4	John Santosuosso Brett Gryska
16	Christian Ramaj	\$47,683	\$64,273	97	Noah Schultz	Zach Hart
17	Tecole Smith	\$46,189	\$63,091	97	Adrain Alfred	Michael Vasu
18	Havis Alvarado	\$45,092	\$68,504	87	Astrid Castrillon	Hemerson Gonzalez
19	Morad Ahmed	\$44,997	\$61,656	88	Anton LjuljJuraj	Hart-Dushaj
20	Micah McGhee	\$44,760	\$73,585	91	Joy Yann-Austin	Jamison Weatherspoon

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | \$1,476,253 Net ALP — MORIAH CHANDLER

# GENERAL AGENTS



**1 BLEДАР BANE**  
PHOENIX, AZ



**2 MORIAH CHANDLER**  
ORLANDO, FL



**3 NAFIC DJENDJI ABDEL KHALEK**  
HOUSTON, TX



**4 ALEXANDRA JAEGER**  
SCHAUMBURG, IL



**5 JORGE CARIDAD**  
BEDFORD, TX



**6 TALEB JAMMOUL HAJALI**  
MIAMI, FL



**7 ADALBERTO PAZ**  
SAN ANTONIO, TX



**8 IAN ROULEAU**  
TROY, MI



**9 NARAYANA PENA GUTIERREZ**  
MIAMI, FL



**10 PRISCILLA BLANCO**  
SAN DIMAS, CA

## MARCH

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Bledar Bane	\$150,556	\$268,472	97	Taulant Bane	Dustin Venekamp
2	Moriah Chandler	\$144,254	\$276,082	96	Joe Lewo	Henderson-Locker
3	Nafic Djendji Abdel Khalek	\$70,972	\$123,292	99	Jean Romero Capote	Jesus Romero
4	Alexandra Jaeger	\$70,022	\$82,814	98	Duane Shaw	Sabrina Lloyd
5	Jorge Caridad	\$68,358	\$68,598	92		Fort Worth Latino Division
6	Taleb Jammoul Hajali	\$59,061	\$113,800	96	Klyo Vidal	Beto Quintero
7	Adalberto Paz	\$58,678	\$66,686	99		San Antonio Latino Division
8	Ian Rouleau	\$58,088	\$107,448		82.7	Paul Smith Zach Hart
9	Narayana Pena Gutierrez	\$55,914	\$92,576	91	Solgeis Cardozo Mijares	Hemerson Gonzalez
10	Priscilla Blanco	\$50,465	\$50,117		80.2	Phi Phan Desi Dimitrova
11	Maria Chacinpino	\$49,772	\$83,878	90	Susana Al Choufi Naim	Hemerson Gonzalez
12	David C Williams	\$46,191	\$77,551	91	Jenna Grula	Simon Arias
13	Ian Zollos	\$45,159	\$62,784	95	Eric Thompson	S-S-Parks-Salvaggi
14	Geoffery Osili	\$45,053	\$73,262		77.5	Adam Kidikas Josh West
15	Mario Chavez	\$42,820	\$51,379		77.8	Heriberto Chavez Andrew McQuade
16	Kenneth Barker	\$41,953	\$44,297	93	John Hartin	AO
17	Zackarea Hakim	\$40,315	\$69,325	94	Jessica Chang	AO
18	Ayana Hill	\$39,632	\$60,002	88	Aaron Piotrowski	Sabrina Lloyd
19	Sean Smith	\$39,514	\$66,296	93	Joshua Jackson	Brian Schreiter
20	Bradley Christiansen	\$39,394	\$101,878		91.9	Darrell Asbell AO

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	\$396,904	\$669,015	96	Joe Lewo	Henderson-Locker
*2	Bledar Bane	\$237,710	\$355,626	97	Taulant Bane	Dustin Venekamp
*3	Nafic Djendji Abdel Khalek	\$223,355	\$296,270	99	Jean Romero Capote	Jesus Romero
*4	Jorge Caridad	\$180,266	\$195,591	92		Fort Worth Latino Division
*5	Taleb Jammoul Hajali	\$153,603	\$287,277	96	Klyo Vidal	Beto Quintero
6	Justin Kelly	\$115,766	\$164,841	95	Ryan Crawford	Simon Arias
7	Ian Rouleau	\$110,453	\$250,427		82.7	Paul Smith Zach Hart
8	John M Ramsey	\$108,577	\$130,247	92	Brandon Biskie	Henderson-Locker
9	David C Williams	\$104,714	\$153,160	91	Jenna Grula	Simon Arias
10	Alexandra Jaeger	\$101,090	\$138,504	98	Duane Shaw	Sabrina Lloyd
11	Joseph Sansobrinio	\$100,434	\$107,903	94	Mariam Shahid	Theodore Pappas
12	Helgi Bistoche Navarro	\$99,768	\$117,266	96		Richardson Latino Division
13	Ian Zollos	\$98,647	\$125,053	95	Eric Thompson	S-S-Parks-Salvaggi
14	Ireland Sirmi	\$98,389	\$192,975	95	Edward DeFurio	Nick Moore
15	Julian Navalta	\$94,611	\$142,126	98	Joseph Rotolo	Henderson-Locker
16	Zackarea Hakim	\$92,457	\$126,080	94	Jessica Chang	AO
17	Joseph Michelin	\$90,885	\$154,705	98	Matthew Hudlin	Laura Fisher
18	Nicole Wright	\$90,370	\$107,139	95	Jake Gelb	Nick Moore
19	Ivan Martinez	\$88,414	\$104,829	91	Brandon Biskie	Henderson-Locker
20	Sean Smith	\$84,329	\$130,285	93	Joshua Jackson	Brian Schreiter

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON





**I**  
ROBERT JANEV  
SCHAUMBURG, IL



**II**  
DAVID CARPENTER  
TEMPE, AZ



**III**  
BRODY MAUGHAN-EVANSON  
WEXFORD, PA



**IV**  
JOSEPH TOMANOVICH  
LAS VEGAS, NV



**V**  
JENNY KIM  
MILPITAS, CA



**VI**  
DARRELL ASBELL  
ALISO VIEJO, CA



**VII**  
MARIO HAJRO  
CORONA, CA



**VIII**  
ADAM KIDIKAS  
INDIANAPOLIS, IN



**IX**  
TODD SPECIALE  
ORLANDO, FL



**X**  
CASEY KUNASH  
DES PLAINES, IL



**XI**  
JESSICA CHANG  
STEILACOOM, WA



**XII**  
DAVID DUDDY  
EDISON, NJ



**XIII**  
ALEXIS NARANJO  
HOUSTON, TX

*Spotlight* recognizes the top three Regional General Agents in Categories I-XIII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2021 Awards Presentation are the top RGA per category from Categories I-XIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## MARCH

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Robert Janev</b>	119.6%	\$561,321	\$255,642	73.8	Sabrina Lloyd	
Joshua Olin	108.2%	\$1,006,013	\$483,215	81.5	AO	
Mark Neilson	86.3%	\$1,357,181	\$728,627	79.7	AO	
<b>II David Carpenter</b>	181.8%	\$887,157	\$314,802	77.9	Dustin Venekamp	
Matthew Diulus	115.8%	\$602,267	\$279,117	80.6	Simon Arias	
Christopher Hintz	103.6%	\$481,949	\$236,722	76.9	AO	
<b>III Brody Maughan-Evanson</b>	270.4%	\$445,600	\$120,314	78.0	Simon Arias	
Kimberly Hamilton	161.3%	\$415,220	\$158,907	80.7	Brett Gryska	
Ashley Clarke	134.0%	\$277,920	\$118,777	76.8	Ernest Powell	
<b>IV Joseph Tomanovich</b>	162.1%	\$356,553	\$136,052	83.3	AO	
Bobby Hamilton	119.7%	\$324,517	\$147,706	77.6	AO	
Randall Cook	103.7%	\$345,219	\$169,452	77.5	Jamison Weatherspoon	
<b>V Jenny Kim</b>	395.8%	\$357,238	\$72,057	77.3	AO	
Cody Gardner	180.2%	\$236,569	\$84,440	79.5	Albert Serur	
Bruce Viaje	109.3%	\$331,923	\$158,559	80.4	AO	
<b>VI Darrell Asbell</b>	321.8%	\$291,558	\$69,121	83.7	AO	
Andrew Bishop	279.7%	\$258,437	\$68,056	86.9	AO	
Meaghan Krecsko	153.6%	\$239,852	\$94,595	73.4	AO	
<b>VII Mario Hajro</b>	2374.4%	\$792,301	\$32,020	91	AO	
Bobby Park	242.8%	\$290,684	\$84,788	78.3	AO	
Gregory Rudolph	216.5%	\$259,189	\$81,885	80.6	Simon Arias	
<b>VIII Adam Kidikas</b>	199.6%	\$168,493	\$56,232	78.8	Josh West	
Michael McKiernan	155.0%	\$242,705	\$95,185	77.1	Dustin Venekamp	
Ronald Rivera	120.8%	\$183,830	\$83,270	82.0	Cohen-Velasquez	
<b>IX Todd Speciale</b>	793.3%	\$260,855	\$29,200	95	Henderson-Locker	
Nick Scordos	481.2%	\$169,719	\$29,200	81.1	Zach Hart	
Ryan McIntosh	168.2%	\$173,273	\$64,617	79.1	AO	
<b>X Casey Kunash</b>	652.8%	\$219,813	\$29,200	74.5	Tommy Vena	
John Vacca	583.2%	\$199,494	\$29,200	75.8	Tommy Vena	
Mark Bernsdorff	525.3%	\$182,587	\$29,200	81.1	Simon Arias	
<b>XI Jessica Chang</b>	441.0%	\$207,002	\$38,262	78.0	AO	
Justin Sutton	317.5%	\$183,916	\$44,055	78.9	Giddens-Giddens	
Michael Battaglio	236.9%	\$108,175	\$32,107	79.9	Evan Holzhauser	
<b>XII David Duddy</b>	190.8%	\$84,907	\$29,200	83.4	Giglione-Ackerman	
Amanda Peterson	155.7%	\$74,668	\$29,200	79.3	Moswen Taylor	
Behrad Baghbanian	130.1%	\$67,179	\$29,200	82.1	AO	
<b>XIII Alexis Naranjo</b>	292.7%	\$114,666	\$29,200	96	Jesus Romero	
Massoud Vaziri	154.7%	\$76,364	\$29,978	76.0	AO	
Andrew Hynan	127.7%	\$66,487	\$29,200	80.6	AO	


ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS




## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Mark Neilson</b>	<b>24.2%</b>	<b>\$2,583,140</b>	<b>\$2,079,413</b>		<b>79.7</b>	<b>AO</b>
Joshua Olin	23.5%	\$2,074,302	\$1,679,568		81.5	AO
Bobby Gujral	12.3%	\$1,451,751	\$1,293,092		81.3	AO
<b>II David Carpenter</b>	<b>63.0%</b>	<b>\$1,442,583</b>	<b>\$885,243</b>		<b>77.9</b>	<b>Dustin Venekamp</b>
Matthew Diulus	41.3%	\$1,200,416	\$849,312		80.6	Simon Arias
Christopher Hintz	21.8%	\$994,702	\$816,346		76.9	AO
<b>III Kimberly Hamilton</b>	<b>56.6%</b>	<b>\$958,113</b>	<b>\$611,987</b>		<b>80.7</b>	<b>Brett Gryska</b>
Brody Maughan-Evanson	52.5%	\$959,778	\$629,565		78.0	Simon Arias
Britton Costa	34.9%	\$842,246	\$624,129		76.0	Simon Arias
<b>IV Randall Cook</b>	<b>57.6%</b>	<b>\$857,189</b>	<b>\$543,886</b>		<b>77.5</b>	<b>Jamison Weatherspoon</b>
Joseph Tomanovich	54.9%	\$813,455	\$525,132		83.3	AO
Darcy Schrieber	21.6%	\$631,359	\$519,307		80.2	Zach Hart
<b>V Jenny Kim</b>	<b>64.7%</b>	<b>\$622,614</b>	<b>\$378,115</b>		<b>77.3</b>	<b>AO</b>
Scott Wheeler	57.0%	\$630,182	\$401,465		82.9	Satti-Kanaan
Sara Vaz	53.8%	\$576,491	\$374,788		78.0	AO
<b>VI James Sodan</b>	<b>89.2%</b>	<b>\$656,205</b>	<b>\$346,866</b>		<b>77.6</b>	<b>Nick Moore</b>
Andrew Bishop	77.9%	\$584,636	\$328,701		86.9	AO
Darrell Asbell	62.9%	\$584,518	\$358,921		83.7	AO
<b>VII Mario Hajro</b>	<b>313.6%</b>	<b>\$1,188,284</b>	<b>\$287,300</b>	<b>91</b>		<b>AO</b>
Gregory Rudolph	80.2%	\$527,752	\$292,832		80.6	Simon Arias
Alex Kae	65.8%	\$468,622	\$282,590		80.7	AO
<b>VIII Michael McKiernan</b>	<b>89.1%</b>	<b>\$455,097</b>	<b>\$240,661</b>		<b>77.1</b>	<b>Dustin Venekamp</b>
Jeffrey von Kienast	66.6%	\$390,134	\$234,168		80.6	Josh West
Adam Kidikas	52.2%	\$402,650	\$264,560		78.8	Josh West
<b>IX Todd Speciale</b>	<b>313.8%</b>	<b>\$829,318</b>	<b>\$200,428</b>	<b>95</b>		<b>Henderson-Locker</b>
Nick Scordos	91.7%	\$439,990	\$229,549		81.1	Zach Hart
Mavrick Fredericks	63.1%	\$326,777	\$200,406		75.8	Evan Holzhauer
<b>X Casey Kunash</b>	<b>156.7%</b>	<b>\$436,570</b>	<b>\$170,103</b>		<b>74.5</b>	<b>Tommy Vena</b>
John Vacca	143.9%	\$402,590	\$165,092		75.8	Tommy Vena
Mark Bernsdorff	135.0%	\$381,671	\$162,425		81.1	Simon Arias
<b>XI Justin Sutton</b>	<b>114.6%</b>	<b>\$326,649</b>	<b>\$152,223</b>		<b>78.9</b>	<b>Giddens-Giddens</b>
Michael Battaglio	96.2%	\$265,908	\$135,526		79.9	Evan Holzhauer
Jessica Chang	93.3%	\$293,034	\$151,626		78.0	AO
<b>XII Amanda Peterson</b>	<b>109.7%</b>	<b>\$199,306</b>	<b>\$95,060</b>		<b>79.3</b>	<b>Moswen Taylor</b>
John Lamere	88.0%	\$167,946	\$89,346		82.2	AO
David Duddy	68.6%	\$164,676	\$97,680		83.4	Gigliione-Ackerman
<b>XIII Alexis Naranjo</b>	<b>3334.2%</b>	<b>\$272,558</b>	<b>\$7,937</b>	<b>96</b>		<b>Jesus Romero</b>
Bryson McCleary	1363.0%	\$38,934	\$2,661	97		Dustin Venekamp
Adam Schaefer	282.4%	\$142,284	\$37,206		77.8	Chad Deley

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS




**DUSTIN VENEKAMP**



**SABRINA LLOYD**



**TOM WILLIAMS**



**ERNEST POWELL**




**JOSH WEST**




**HEMERSON GONZALEZ**




**ANDRE MCCALLUM**




**CHALOM-CHALOM**



**ALBERT SERUR**

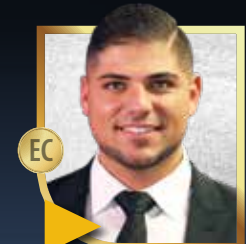


**LONDON NELSON**



**MOSWEN TAYLOR**

## TOP % OF NET ALP OBJ ▶



**ALBERT SERUR**  
Category IX  
310.2

EC = 2021 Executive Council Member

*Spotlight* recognizes SGAs in Categories I-XII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XII based on % of Net ALP Objective (minimum 100%); the YTD *Spotlight* number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.



## CATEGORY I



**1**  
CHUCK HILL  
LODI, CA



**2**  
LISA JOHNSON  
SUMMERSVILLE, WV



**1**  
LORI VAUGHN  
PORTLAND, OR



**2**  
GEORGE FARENTHOLD  
WASHINGTON, DC



**1**  
MARK GAGLIARDI  
CLARKSVILLE, TN



**2**  
FRAN CHRISTIE  
WHITE ROCK, BC

## CATEGORY II

## CATEGORY III

## CATEGORY IV



**1**  
KEVIN MCKEEN  
LATHAM, NY



**2**  
LARRY LOZANO  
SAN JOSE, CA



**1**  
MARIA SIERO  
LAKEWAY, TX



**2**  
THOMAS NEJMAN  
TAMPA, FL



**1**  
STEVE ORCHERTON  
VICTORIA, BC



**2**  
JEFFREY HAPKE  
CRESSON, PA

## CATEGORY V

## CATEGORY VI

## CATEGORY VII



**1**  
CURTIS BLAIR  
CHICAGO, IL



**2**  
JESSICA CHRISTERSSON  
CORAL SPRINGS, FL



**1**  
CHERYL COOK  
EAST BERLIN, PA



**2**  
GABRIELA BERLONI  
TORONTO, ON

## CATEGORY VIII

## FIRST SIGNED TG



NOEL ROBBINS  
WESTERVILLE, OH

## TOP MANAGERS

## CATEGORY I



**1**  
CHRISTA DAVIS  
SAN DIEGO, CA

## CATEGORY II



**1**  
KATHERINE PRATT  
LEAVITTSBURG, OH

## CATEGORY III



**1**  
BILLY SAUERS  
WELLINGTON, FL

## INDIVIDUAL REPS: MARCH

Category	Rank		Cards	Obj	% Obj
I	1	Chuck Hill	9,708	1,706	569.1%
	2	Lisa Johnson	4,714	1,377	342.3%
	3	Travis Daniels	2,014	1,288	156.4%
II	1	Lori Vaughn	2,985	1,098	271.9%
	2	George Farenthold	1,861	1,149	162.0%
	3	Erica Dalager	1,677	1,128	148.7%
III	1	Mark Gagliardi	1,541	946	162.9%
	2	Fran Christie	1,199	926	129.5%
	3	Lisa Bennett	1,111	944	117.6%
IV	1	Kevin McKeen	1,591	830	191.7%
	2	Larry Lozano	1,310	882	148.6%
	3	Donna LaMontagna	1,148	806	142.4%
V	1	Maria Siero	1,807	782	231.2%
	2	Thomas Nejman	892	656	136.0%
	3	Lou Nell Busby	966	714	135.4%
VI	1	Steve Orcheron	1,862	564	330.4%
	2	Jeffrey Hapke	1,237	572	216.3%
	3	Hector Cortez	894	547	163.4%
VII	1	Curtis Blair	1,934	470	411.7%
	2	Jessica Christersson	851	518	164.2%
	3	Bryan Uhl	559	470	119.0%
VIII	1	Cheryl Cook	1,735	458	378.5%
	2	Gabriela Berloni	499	458	108.9%
Rookie	1	Thomas Nejman	892	656	136.0%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	Chuck Hill	11,733	5,118	229.3%
	2	Lisa Johnson	6,480	4,132	156.8%
	3	Travis Daniels	5,608	3,863	145.2%
II	*1	Lori Vaughn	4,385	3,294	133.1%
	2	Janis Pitts	4,613	3,503	131.7%
	3	George Farenthold	4,102	3,446	119.0%
III	*1	Lisa Bennett	2,954	2,833	104.3%
	2	Michael Cooper	3,238	3,135	103.3%
	3	Mark Gagliardi	2,924	2,839	103.0%
IV	*1	Larry Lozano	3,258	2,645	123.2%
	2	Lisa West	2,387	2,541	93.9%
	3	George Murry	2,269	2,446	92.8%
V	*1	Maria Siero	4,274	2,345	182.2%
	2	Thomas Nejman	2,287	1,968	116.2%
	3	Rachel Shelton	2,353	2,085	112.9%
VI	*1	Kelly Penick	2,585	1,731	149.4%
	2	Steve Orcheron	2,236	1,691	132.3%
	3	Criseida Hernandez	2,215	1,740	127.4%
VII	*1	Curtis Blair	5,344	1,409	379.3%
	2	Jessica Christersson	2,037	1,555	131.0%
	3	Donna Altshue	1,500	1,534	97.7%
VIII	*1	Cheryl Cook	2,564	1,375	186.5%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: MARCH

Category	Rank		Cards	Obj	% Obj
I	1	Christa Davis	18,190	8,508	213.8%
	2	JT Tasker	8,880	6,696	132.6%
II	1	Katherine Pratt	9,550	5,183	184.3%
	2	Dawn Trudden	9,783	5,602	174.6%
III	1	Billy Sauers	8,109	4,910	165.1%
	2	Beth Farm	6,207	5,022	123.6%

## MANAGERS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	Christa Davis	26,325	25,524	103.1%
II	*1	Dawn Trudden	21,918	16,806	130.4%
	2	Katherine Pratt	19,296	15,549	124.1%
III	*1	Lacy Martin	17,377	15,234	114.1%
	2	Billy Sauers	15,766	14,730	107.0%

## MOST ORIGINAL CARDS GENERATED: YTD



**1**  
MARIA SIERO  
LAKEWAY, TX

**2**  
ERICA DALAGER  
1,739

**3**  
GEORGE MURRY  
1,300

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.







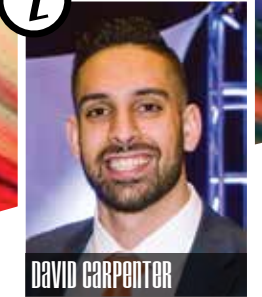
# RGA LEADERSHIP BONUS

**1**



**MARK NEILSON**  
\$134,502  
AO

**2**



**DAVID CARPENTER**  
\$97,109  
Dustin Venekamp

**3**



**JOSHUA OLIN**  
\$74,088  
AO

**MARCH BONUS LEADERS** | PAYOUT: **\$1,926,815** | QUALIFIERS: **186**

<b>\$134,502</b> Mark Neilson	<b>\$18,150</b> Joseph Tomanovich	<b>\$7,980</b> Chase Miller	<b>\$5,323</b> Derek Foore	<b>\$3,383</b> Marissa Neff	<b>\$2,214</b> Erin Allen
<b>97,109</b> David Carpenter	<b>18,051</b> Brody Maughan-Evanson	<b>7,699</b> Alexis Naranjo	<b>5,281</b> Jeffrey Espinal	<b>3,318</b> Levar Morgan	<b>2,178</b> Tiffany Babin-Washington
<b>74,088</b> Joshua Olin	<b>17,731</b> Sokol Fazliu	<b>7,698</b> Jason Bratin	<b>5,133</b> Christopher Bentley	<b>3,313</b> Peter Gabranski	<b>2,150</b> Shalom Chaimov
<b>67,209</b> Bobby Gujral	<b>17,615</b> James Sodan	<b>7,686</b> Michael Gerstein	<b>5,116</b> Jonathan Phillips	<b>3,241</b> Jinelly Urena	<b>2,120</b> Phillip Waisman
<b>60,867</b> Mario Hajro	<b>17,302</b> Brandon Summerton	<b>7,596</b> Ashley Clarke	<b>5,108</b> Andrew Chambers	<b>3,116</b> Michael Clemente	<b>2,056</b> Christopher Botelho
<b>50,853</b> Corey Helly	<b>14,650</b> Matthew Turnquist	<b>7,520</b> Harold Durana	<b>4,981</b> Daniel G Johnson	<b>3,091</b> Slavita Hut	<b>1,914</b> Johnny Ly
<b>46,535</b> Todd Speciale	<b>14,526</b> Bruce Viaje	<b>7,510</b> Sergio Carta	<b>4,930</b> Alex Kae	<b>3,015</b> LaDelus Brown	<b>1,844</b> Mike Allen
<b>40,791</b> Tahis Quintero Bonilla	<b>14,359</b> Michael Russin	<b>7,368</b> Michael Burningham	<b>4,913</b> Patrick Knouse	<b>2,997</b> Alipate Makau	<b>1,548</b> Sylvain Kalombo
<b>38,788</b> Reynolds Akuamo	<b>14,194</b> Cody Gardner	<b>7,181</b> Clint Perry	<b>4,901</b> Ryan McIntosh	<b>2,969</b> Yussuf El-Zein	<b>1,483</b> Raul Rojas
<b>38,171</b> Justin Adams	<b>13,662</b> Ronald Rivera	<b>6,982</b> Magda Figueiredo	<b>4,840</b> Thomas J Vena	<b>2,931</b> Aaron Parsons	<b>1,414</b> Jessica Chang
<b>35,035</b> Kimberly Hamilton	<b>13,200</b> Mike Paragiou	<b>6,971</b> Andrew Bishop	<b>4,770</b> Luay Ghawi	<b>2,905</b> Anita Ferris	<b>1,302</b> Melinda-Rae Lyse
<b>34,217</b> Randall Cook	<b>12,676</b> Sara Vaz	<b>6,956</b> Brandon Baker	<b>4,746</b> Alma Lozano	<b>2,817</b> Samantha Ralston	<b>1,256</b> Omar Billy
<b>34,181</b> Christopher Hintz	<b>11,993</b> Ryan Fickert	<b>6,691</b> Michael McKiernan	<b>4,734</b> Justin Sutton	<b>2,809</b> Matthew Hudlin	<b>1,202</b> Michael Cirelli
<b>32,028</b> Matthew Diulus	<b>11,507</b> Alberto Alcala	<b>6,643</b> Morgan Lobello	<b>4,682</b> Shahab Mahdavi	<b>2,803</b> Alexis Gomez	<b>1,157</b> Carey Hartman
<b>30,425</b> Scott Wheeler	<b>11,210</b> Clayton Slaughter	<b>6,540</b> Evan Donoghue	<b>4,663</b> Travis Vaughn	<b>2,742</b> David Duddy	<b>1,094</b> Jonathan Jones
<b>29,081</b> Chris La Fond	<b>9,595</b> Joseph Gojcaj	<b>6,472</b> Tyler Worstell	<b>4,592</b> Bryan Juskiw	<b>2,684</b> John Santosuosso	<b>970</b> Patrice Franklin
<b>28,358</b> Britton Costa	<b>9,533</b> Ryan Hall	<b>6,238</b> Jeffrey von Kienast	<b>4,548</b> Stephen Jeung	<b>2,647</b> Jessica Santamarina	<b>922</b> Patrick Donovan
<b>27,619</b> Jenny Kim	<b>9,406</b> Patricia Fischer	<b>6,198</b> Astrid Castrillon	<b>4,509</b> Aaron Parks	<b>2,608</b> Veronica Coval	<b>854</b> Dustin Holtz
<b>26,955</b> Angel Contreras	<b>9,121</b> Tim McAdams	<b>6,138</b> Ashley Wenning	<b>4,454</b> Anthony Almeida	<b>2,578</b> Mark Bernsdorff	<b>839</b> Ryan Wilson
<b>25,452</b> Walter Icaza	<b>9,102</b> Zach Otto	<b>6,134</b> Robert Janev	<b>4,408</b> Doron Freud	<b>2,490</b> Kelly Ekker	<b>824</b> Alexis Pineiro
<b>23,253</b> Darcy Schrieber	<b>9,064</b> Michael Russo	<b>6,129</b> Tony Geer	<b>4,108</b> Peter Kwiatkowski	<b>2,479</b> Paul Kelly	<b>759</b> Joshua Williams
<b>22,814</b> Brent Bowling	<b>9,055</b> Jeffrey Hall	<b>6,122</b> Michael Battaglio	<b>3,898</b> Mavrick Fredericks	<b>2,474</b> Brandon Neal	<b>688</b> Kevin McGrath
<b>21,662</b> Ryan Stenglein	<b>8,768</b> Bobby Park	<b>6,054</b> Tyler Boulden	<b>3,880</b> Juan Olvera	<b>2,446</b> Joseph Rotolo	<b>677</b> Steven Dell
<b>20,834</b> Bobby Hamilton	<b>8,688</b> Paul Smith	<b>5,950</b> Gary Slocum	<b>3,745</b> Joshua Dishong	<b>2,432</b> Daniel Umbertone	<b>634</b> Edward Leon
<b>20,722</b> Gregory Rudolph	<b>8,602</b> Elias Boles	<b>5,682</b> Adam Kidikas	<b>3,715</b> Gabriela Sime	<b>2,414</b> Daniel Perkins	<b>619</b> John Vacca
<b>20,368</b> Meaghan Krecsko	<b>8,444</b> Maria Montoya	<b>5,521</b> Alexandra Graham	<b>3,610</b> Donald DeVoise	<b>2,410</b> Aaron Piotrowski	<b>504</b> Andrew Hynan
<b>19,709</b> Matthew Conrad	<b>8,444</b> Maria Montoya	<b>5,498</b> Kaitlyn Brandt	<b>3,576</b> Tommy Conard	<b>2,396</b> Joshua Jackson	
<b>18,782</b> Andy Batten	<b>8,178</b> Mark Lahijani	<b>5,481</b> Christopher Stevens	<b>3,543</b> David Rigney	<b>2,342</b> Lauren Coyne	
<b>18,282</b> Eric Thompson	<b>8,173</b> Justin Hermann	<b>5,446</b> Charles Ferrari	<b>3,393</b> Amanda Peterson	<b>2,337</b> Derrick Mason	

# MGA/RGA GROWTH BONUS

## MGA

**1** **DAVID CARPENTER** \$88,373 Dustin Venekamp

**2** **DARRELL ASBALL** \$70,051 AO

**3** **ERIC THOMPSON** \$58,378 S-S-Parks-Salvaggi

**4** **BRODY MAUGHAN-EVANSON** \$54,780 Simon Arias

**5** **MARK BERNSDORFF** \$53,192 Simon Arias

**6** **JOSEPH TOMANOVICH** \$44,315 AO

**7** **BOBBY PARK** \$42,764 AO

**8** **DUANE SHAW** \$38,563 Sabrina Lloyd

**9** **ANDREW BISHOP** \$34,410 AO

**10** **JUSTIN SUTTON** \$33,815 Giddens-Giddens

## RGA

**1** **JOSHUA OLIN** \$109,810 AO

**2** **MARK NEILSON** \$75,395 AO

**3** **RANDALL COOK** \$49,979 Jamison Weatherspoon

**4** **GREGORY RUDOLPH** \$47,872 Simon Arias

**5** **MATTHEW DIULUS** \$46,888 Simon Arias

**6** **JENNY KIM** \$38,488 AO

**7** **BOBBY GUJRAL** \$36,853 AO

**8** **ROBERT JANEV** \$34,706 Sabrina Lloyd

**9** **RYAN STENGLER** \$33,356 AO

**10** **ELIAS BOLES** \$32,569 Brett Gryska


**MARCH BONUS LEADERS** | PAYOUT: **\$2,825,248** | QUALIFIERS: **210**






# FOUNDERS CLUB


March Qualifiers—  
Outstanding Producers & PR Representatives:

**Carmen Arroyo**  

 Theodore Pappas  
 4 Qualifications  
 \$193,269 Net ALP  
 82.2 RET

**Muhammed Ashraf**  

 Theodore Pappas  
 14 Qualifications  
 \$143,941 Net ALP  
 83.7 RET

**Roger Fredericks**  

 AO  
 5 Qualifications  
 \$133,846 Net ALP  
 88.8 RET

**Lily Sakai**  

 Cohen-Velasquez  
 35 Qualifications  
 \$128,772 Net ALP  
 94.3 RET

**Kevin Gillum**  

 AO  
 5 Qualifications  
 \$123,460 Net ALP  
 89.5 RET

**Jesse Fullmer**  

 AO  
 2 Qualifications  
 \$119,848 Net ALP  
 92.2 RET

**Spencer Kozej**  

 Simon Arias  
 1 Qualification  
 \$118,975 Net ALP  
 81.1 RET

**Derrick Mason**  

 Chad Deley  
 1 Qualification  
 \$88,954 Net ALP  
 82.6 RET

**Alex Smith**  

 AO  
 2 Qualifications  
 \$85,596 Net ALP  
 86.3 RET

**Scott Whitford**  

 Ryan Bisanz  
 1 Qualification  
 \$83,328 Net ALP  
 80.4 RET

**Travis Carpenter**  


 AO  
 2 Qualifications  
 \$73,872 Net ALP  
 87.2 RET

**Joachim Jean**  

 Laura Fisher  
 13 Qualifications  
 \$71,594 Net ALP  
 94.1 RET

**Joseph Sarasin**  

 S-S-Bendure-Hartwig  
 10 Qualifications  
 \$60,385 Net ALP  
 89.0 RET

**Kashala Guiden**  

 Sabrina Lloyd  
 1 Qualification  
 \$58,362 Net ALP  
 81.0 RET

# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

**\$2M**  


**Ross Ewen**  
 Kevin Holtz  
 Contracted 9/19/05  
 Qualified 3/31/21  
 \$2,004,800 Net ALP



**Andrew Chambers**  
 Philip Prata  
 Contracted 11/22/13  
 Qualified 3/31/21  
 \$1,032,660 Net ALP



**Dina Boghdady**  
 AO  
 Contracted 6/22/15  
 Qualified 3/31/21  
 \$1,025,132 Net ALP



**Joseph Hedborn**  
 Arias-Dlabik  
 Contracted 3/19/09  
 Qualified 3/31/21  
 \$1,013,768 Net ALP



**Carmen Arroyo**  
 Theodore Pappas  
 Contracted 10/19/16  
 Qualified 3/31/21  
 \$1,013,113 Net ALP



**Dustin Edgell**  
 Zach Hart  
 Contracted 9/23/10  
 Qualified 3/31/21  
 \$1,009,298 Net ALP



**Elifranc Deus**  
 Tom Williams  
 Contracted 9/22/11  
 Qualified 3/31/21  
 \$1,004,711 Net ALP



**Lincoln Dziekonski**  
 AO  
 Contracted 9/06/13  
 Qualified 3/31/21  
 \$1,002,015 Net ALP

# DIRECTORS OF THE MONTH



*Leaders growing leaders*

## Sales Director of the Month



**Natalie Linker**

Natalie had 102.01% growth over March 2020.

## VP of the Month



**Renee Jeffries**

Renee had 45.85% growth over March 2020.

## PR Director of the Month



**Denise Gilbert**

Denise met 161.67% of Objective during March 2021.



**David Zophin**

President  
American Income Life &  
National Income Life Divisions

**I**t should be no news to you that 2020 was a fantastic year for AIL-NILICO, even throughout a worldwide pandemic and a struggling economy. When the world threw us the curveball of all curveballs, you still managed to hit it out of the park, break records, and shatter expectations. You made 2020 into the exceptional year it was. And the best thing about having such a great year is the position it has put us in for the rest of this year, and the momentum it has given us to propel us forward.

I've mentioned before how important momentum is to success. In fact, I'd say that momentum is the most treasured possession in all of sales, and we have to protect it with everything we've got. We have to make sure to maintain this positive force no matter what, especially if we want to see another remarkable year.

So how do we do that? First, we have to recognize *why* last year was the success story it was. We have to recognize that it was no accident that 2020 saw double-digit growth, and it was no accident that we faced incredibly hard circumstances and still came out ahead. It was the hard work and preparedness that saw us through and got us where we are now. It should be no surprise that hard work is what's going to give us another great year, and it's what will keep our momentum strong.

The thing about momentum is, to maintain it, you have to keep feeding it. Hard work is one way to do that, and high energy is another. Whether you're new to sales, in a leadership position, or part of the PR team, momentum is something I want you to keep in mind throughout the rest of the year, and I want you to do everything you can to keep it strong. If we want to continue to see amazing success, if we want to continue to thrive, momentum needs to be the name of the game regarding the core cylinders that drive our business. It needs to be our state of mind.

I want you to remember that even though keeping up the hard work and high energy is

essential to our continued success, the only way you can maintain momentum is by finding a good balance. You want to keep up the pace, but you also want to avoid burnout. When you have those days you're feeling overwhelmed, it's okay to take a breath. Or if you've just had a record-breaking week, go ahead and take a moment to congratulate yourself. No one can be expected to be running at 110 percent all the time. So make sure that throughout this whirlwind time, you're keeping yourself healthy — in mind, body, and spirit.

Right now, we're in the best possible position we can be in. And I want to make sure we take advantage of that position by using it as a launching point to get us to the next level. I want us to do everything in our power to use the momentum we have right now to reach new heights. Now is *not* the time to sit back and leisurely reflect on a great year. Now is the time to keep racing forward, to kick it up a notch, and to see an even more impressive year.

The work isn't over yet ... the work has just begun! We're poised for another great year, and I know I can count on you to make 2021 the best we've ever seen. 🏆



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# AIL/NILICO CONVENTION

# 2022

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